

NOVEMBER 1956

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* * *

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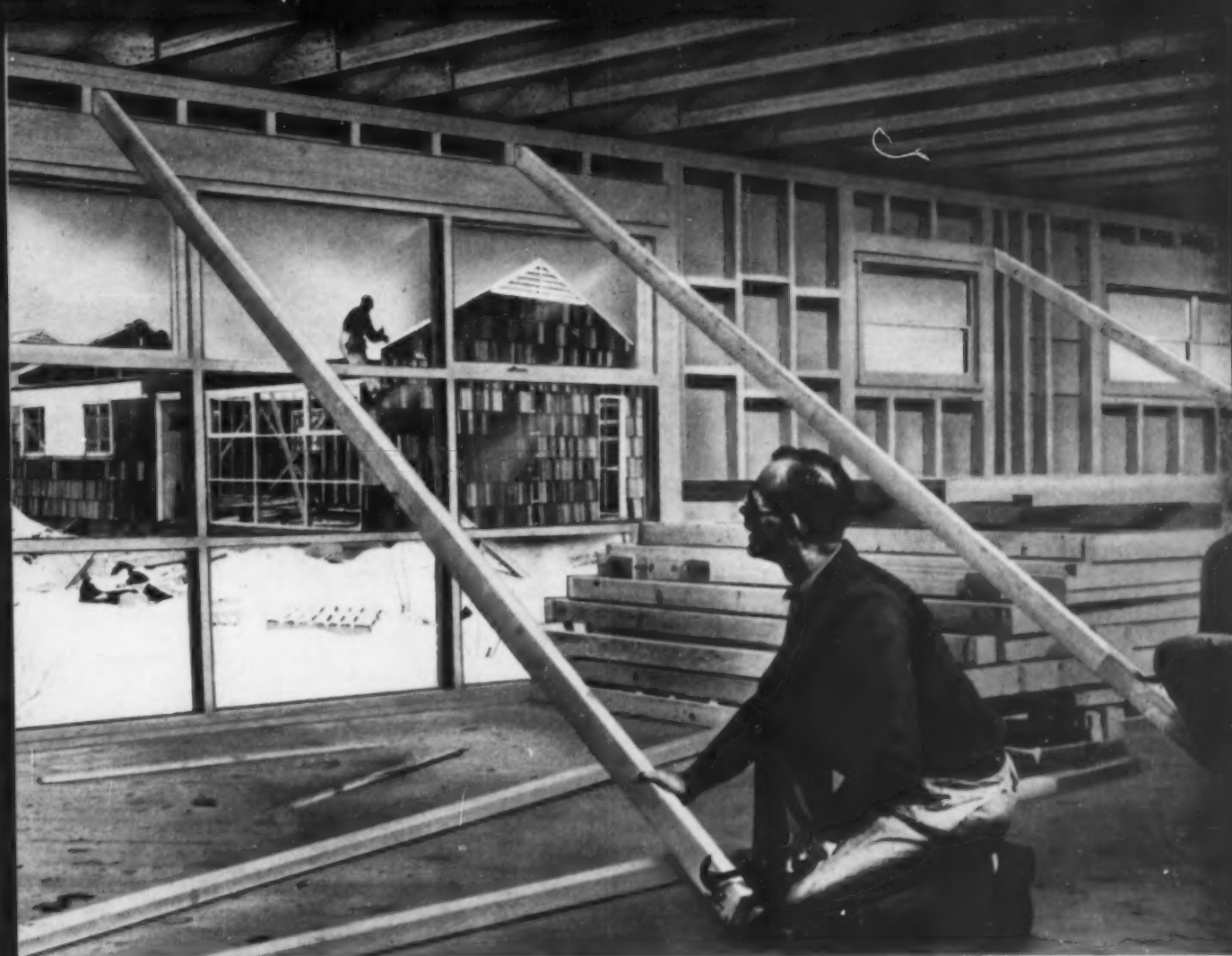
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—THE JOURNAL REPORTS—

Further reductions in new home starts are in the offing, says John J. Sparkman (Dem., Ala.), chairman of the Senate housing subcommittee. This is proved by the sharp drop in FHA applications. FHA records show a decline this year of nearly 44% in permits for new home starts and a decrease of 32% in VA appraisals. Easing credit restrictions and lowering down payments on homes under \$9,000 retail value, he claims, will not offset the decrease in the construction of new homes. Sparkman indicated the housing subcommittee will investigate ways of meeting the crisis next year.

Conversely, Albert Cole, head of the Housing and Home Finance Agency, has predicted the recent credit relaxations will stimulate housing starts, now running at 1,100,000, to the point where they may reach 1,200,000 this year. The home construction lag this year is not of alarming proportions, Cole says, and the new actions are designed to provide a gentle push. No boost in the 4½% interest rate on FHA loans is forecast. The law allows the FHA commissioner to raise this rate to 5%. The 4½% interest rate on VA loans cannot be increased without Congressional action.

Skeptically receiving the Government's action to ease housing credit were a number of the nation's builders and lenders. They termed the Federal action lowering down payment requirements and easing the flow of mortgage money as a step in the right direction. But the extent of its effectiveness is unpredictable now. Joseph B. Haverstick, president of NAHB, says much will depend on the willingness and ability of mortgage lenders to increase their investment in new home construction on these terms. The Mortgage Bankers Association claims the action will do more harm than good. They say the only logical solution to the present situation is to let interest rates on FHA and VA mortgages operate freely just like other loans.

Rate of construction, sales and rentals in commercial and industrial real estate are continuing to expand in face of tight mortgage money in the residential market, according to a national survey reported by the Glickman Real Estate Review. Despite overall scarcity of mortgage money, no real shortage appears in the availability of investment capital for commercial real estate ventures. Industrial construction is strong throughout the country and activity is pointing toward new records.

Supporting evidence of the boom in industrial and commercial building is news that heavy construction contract awards set a new record during September. Contracts totaled \$1,430 million for the month. The \$370 million per week pace was nearly 4% above the rate for September 1955. Commercial building awards shot up to an average of \$49 million a week in September—about equal to the year's peak rate which was set in January.

The long-term view for housing and its financial demands is optimistic, according to C. H. Stocker, Jr., president of the National Association of Mutual Sav-

ings Banks. It is generally agreed, he says, that 1962 will see the beginning of a sharply stepped-up demand for housing as the war and postwar baby crop begins to come of age and household formation is accelerated. This will call for a vast increase in funds available for mortgage financing. But as mortgage portfolios expand, normal repayments against existing mortgages will rise and will provide a substantial flow of funds back into the mortgage stream seeking re-investment in new mortgages. This should aid materially in meeting an increased demand for funds.

Next year will be another record year for the construction industry because medium and large size corporations are going ahead full speed on expansion programs; business is good; employment is at a record high of 66.5 million persons; and average take home pay is at an all-time high. So says Melvin H. Baker, chairman of the board of the National Gypsum Company. Housing starts, he predicts, will continue at present level until well into 1957 and then pick up to a higher level.

New secondary mortgage market records were established for the week ended September 28, and still higher peaks of activity are expected, according to the Federal National Mortgage Association. An agency spokesman said new records in mortgages offered for purchase, approved for purchase and actually bought definitely reflected the easing of FNMA credit which went into effect September 21. The new records are: 3,207 mortgages valued at \$35 million offered to the agency for sale; 1,838 mortgages valued at \$20 million approved for purchase; and 1,071 mortgages valued at \$12.2 million actually purchased.

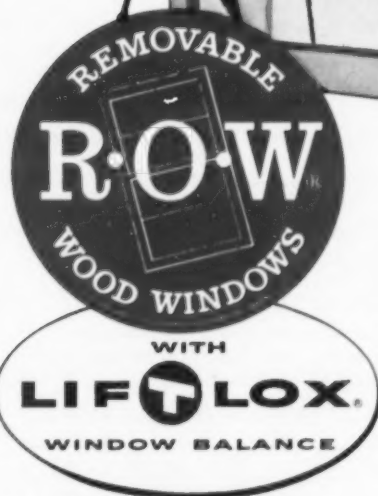
Use of pension funds to buy GI mortgages was announced recently by the International Ladies Garment Workers Union which signed a contract with the Chase Manhattan Bank of New York calling for the investment of \$20 million in mortgage loans. Welfare and general union funds will also be used to help ease the tight mortgage market. The loans, which have no direct relation to the housing need of the union's members, will be bought in all parts of the country.

Selling prices of new homes are expected to rise \$500 to \$1,000 and probably closer to the latter figure, a Chicago Metropolitan Home Builders Association survey reports. Only seven of 92 builders queried were using FHA; however, 31 mentioned VA loans. Conventional financing leads in Chicago with 82% able to obtain adequate financing. Land—either cost, availability, or improvements—was named as the biggest problem.

About 5% of all non-farm spending units purchased houses last year. Two-thirds of the purchases consisted of existing houses. About one-half of all purchasers had owned a house prior to the 1955 purchase. As in other recent years, approximately 85% incurred mortgage debt. These figures were obtained

(Please turn to page 57)

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How to use this Guide: The number to the left of a manufacturer's name is duplicated on the Inquiry Form. Mark the numbers on the Form about which you want more information at no cost or obligation. Cut out Inquiry Form and mail today.

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Products Editor

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427 Sixth Avenue S.E., Cedar Rapids, Iowa

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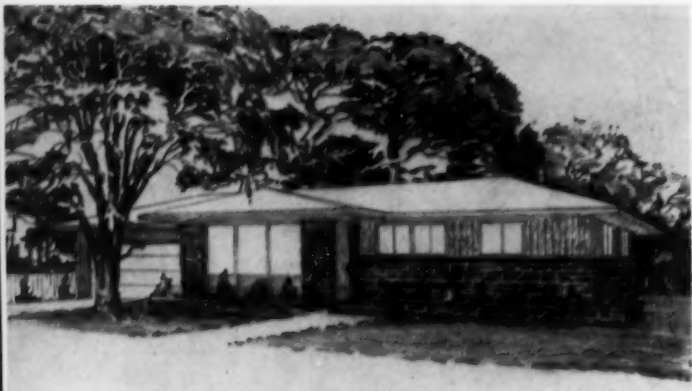
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Product Progress

- New Models
- New Equipment
- New Ideas

To receive further information about any of the items reviewed, without cost or obligation, use the handy inquiry form on page 8.

Best Homes L-Shaped Model

11-1

New 1957 Best Homes Model 5706 features an extension of the living room to meet demand for an L-shaped house. A great variety of exterior finishes includes brick or stone veneer, vertical or horizontal redwood, cedar shake shingles, cedar siding, Everside 16" or boards and bats. Floor plan includes three bedrooms, bath, kitchen, dining, utility and living rooms. This model is also made with a bath-and-a-half and can be extended on either end in modules of two feet. Choice is offered in roof type, aluminum or wood windows, carport or garage and exterior material.

Expan Homes "Seaway"

11-2

A special selling feature of Expan Homes "Seaway" is a half scissor roof truss which makes possible a studio-beamed open redwood ceiling in this low priced three bedroom home. The Seaway offers 1,064 sq. ft. of living area, a two car attached garage, an all aluminum picture window and double course cedar shake siding. Interior features include Formica window sills, stain grade flush birch doors and natural birch kitchen cabinets.



General Homes "Highlander"

11-3

Four distinctive exterior styles—Bermuda, California, Cape Cod and Cottage—provide individuality for the new "Highlander", prefabricated home by General Homes. A well designed floor plan reduces living room traffic and includes dining area, kitchen, bath-and-a-half and three bedrooms. A pull-down stairway leads to attic storage area. The master bedroom has two four-foot closets. Living room features a random width mahogany paneling and a pass-through window from the kitchen.



Fairhill "Choctaw"

11-4

The "Choctaw 738", packaged house by Fairhill, Inc., of Memphis, Tennessee, is designed to sell for \$8,000 to \$11,000 depending on exterior finish. A wide choice of exterior materials includes brick, cedar shakes, clear and rustic red cedar, asbestos shingles or board and batten. A three bedroom house, the Choctaw features spacious storage areas in addition to living room, dining room and kitchen. It provides 1,026 sq. ft. of space plus car-



port. Included in the package are door chimes, linen cabinet, kitchen exhaust fan, built-in sink with chrome trim, color styling guide and merchandising aids.

Added Entrance Beauty

11-5



The Carr, Adams & Collier Company, manufacturers of Bilt-Well Woodwork, now offers an outstanding front entrance door combination consisting of the 3-lite "Prom-o-dor" and the matching 3-lite screen or storm door, called the "Corr-o-dor". Both doors are made of Ponderosa Pine. Attractive design and sturdy construction have been combined with decorator styling to make these doors a pleasing addition to the beauty of any home and to insure long satisfactory service.

Economy in Windows

11-6

An appeal by a Standardization Round Table for fewer door and window sizes has been answered in part by Kota Products, Inc. with standardized sliding windows and doors. Welded corners, weather stripping, a special draft stopping interlock and nylon rollers are some of the features of these new windows which are said to make special cutting charts obsolete.

Marbelized Inlaid Linoleum

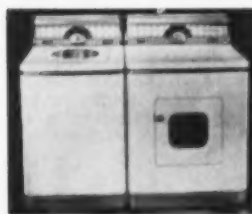
11-7



New on the market is Sloane-Delaware's "Cafe," a colorful addition to their resilient inlaid linoleum line. This boldly marked marble, using strong, clear pastels, is the closest to being non-directional of any decoration in the marbelized price range. "Cafe" comes in six colors, two yards wide, and has the new twin-ply backing for easy installation.

Washer Eliminates Pre-Treatment

11-8



Kelvinator's 1957 automatic washers feature the "Magic Minute," an automatic pre-treatment in a highly concentrated solution of detergent to loosen ground-in dirt. A three-way agitator, triple rinse and lint removal action, push-button temperature selector, and a special control to enable the

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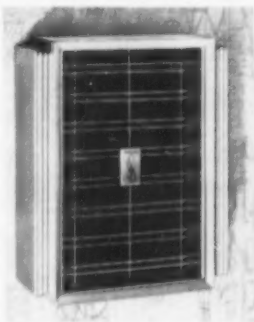


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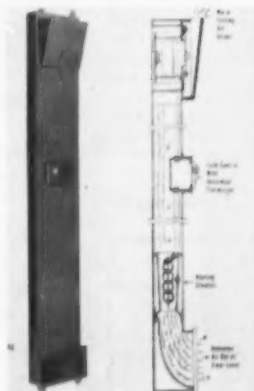
11-9



NuTone, Inc., announces the introduction of a door chime with a chord tone. Available in two models, it is completely new in appearance and sound. The grill pattern and neutral desert-sand cover of the L-30 are highlighted by a gold-flecked grill cloth. Brass tubes outline the cover of the K-41, available in lime oak or walnut finishes.

Counterflow Electric Heating

11-10



A new highly sensitive hydraulic action thermostat which maintains a minimum of 1/2° temperature differential has been incorporated in the electric forced air heating system manufactured by Electrend Products Corporation. Electrend also features the counterflow principle which draws already warm air from below the ceiling, adds necessary heat in an electric heating chamber, then recirculates it through a duct located just above floor level. In addition, the system incorporates a

fan to be used without the heating element for air circulation in hot summer months.

(Please turn to page 56)



proudly presents

the Windsor

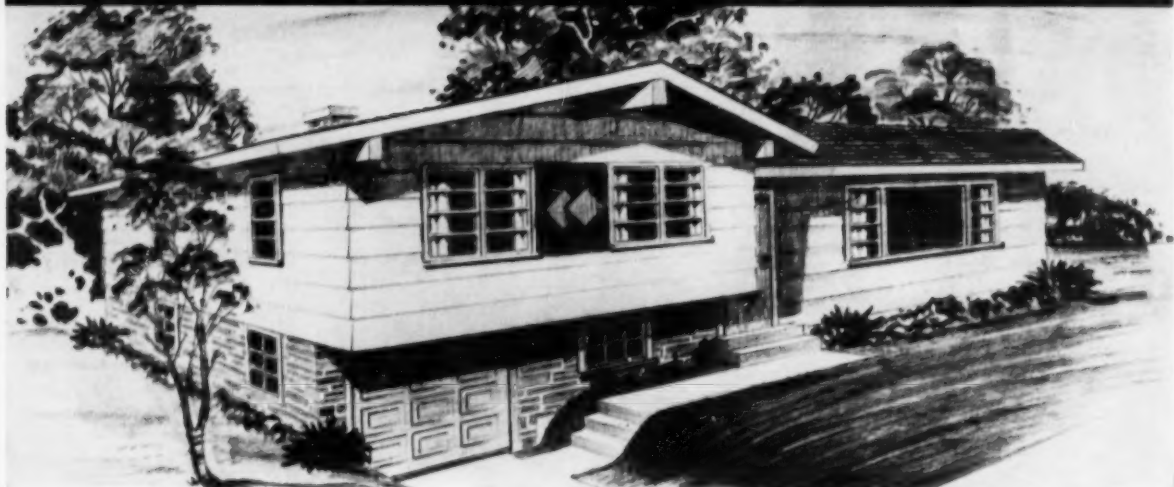
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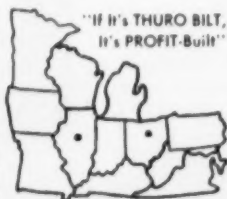
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Points of Property Law

- 'Offer' works like magic
- Silence is not acceptance
- Limit legal direction

By GEORGE F. ANDERSON

MANY BROKERS find it easier to get a prospect to sign an offer to buy than a contract. There is something forbidding and conclusive about a "contract" which builds up a sales resistance and invites trouble. On the other hand, if a broker says, "I don't think the seller will accept \$25,000, but if you want to make such an offer, I'll put it up to him and see what happens," it works like magic.

An offer must be complete so that when it is accepted by the seller it becomes a contract. There was no such form in the market, so I drafted a form for the benefit of the brokers of Chicago. It is published by the University Printing Co., 1410 E. 62nd St., and if you send for a sample copy, you will see just what I mean. Perhaps you can remodel it, and adapt it to any prevailing local conditions or usages.

Many offers say "permanent contract to be entered into." Such an offer is meaningless, because a promise to enter into a contract is void unless the terms of the contract to be entered into are fully set out.

A BROKER called me up and said, "I'm sending you a client who is buying a six-flat. He didn't want to go to a lawyer but I urged him to retain you." I thanked the broker but felt much surprised because this broker had always been unfriendly to me, and there was no reason why he should send me a client.

When the client arrived, I asked him, "How did you happen to come to me?" He said, "My boss recommended you. You're his lawyer."

I said, "Did Mr. B. say anything about me?" He laughed and said, "I should say not." He told me that I didn't need a lawyer and I should not waste my money, but when I said I wanted a lawyer, he gave me a card and said, "Go to this lawyer and whatever you do, don't go to George Anderson, and the more he talked the more suspicious I got."

If I were a broker I would never

tell a client not to go to a lawyer, nor would I urge him to go to any particular lawyer. Let him do as he likes.

AN OWNER was advertising his property for sale at \$10,000. A broker wrote to him and, referring to the ad said, "I can sell your property for you at \$10,000 net to you, and unless I hear from you to the contrary within one week, I shall get busy."

The broker, hearing nothing to the contrary, got busy and within a short time had a buyer at \$12,000. The owner turned it down. I think he planned to approach the buyer later and make a deal, but that would present a different question.

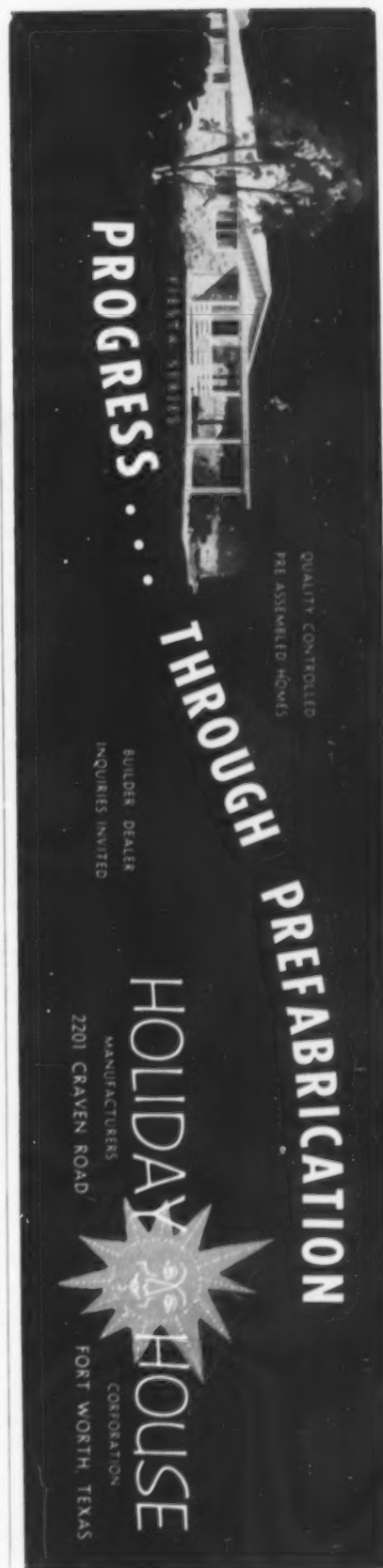
As the matter stands, the broker is not entitled to a commission. You can't force a man into a contract by imposing an obligation on him to answer. Silence is not an acceptance.

A FARMER listed his farm for sale with a broker at \$25,000 first mortgage to be assessed and \$25,000 cash. The farmer asked the broker, "How much commission do you charge?" The broker said 5%. The farm was sold, the deal closed and then it appeared that the farmer thought the broker meant 5% on the equity and not on the gross sale price.

That was quite a misunderstanding, wasn't it?

According to "usage," commission is hard on the gross price, but a farmer having had no experience in real estate transactions is not bound by trade usages.

The jury will have to decide if the farmer was "justified" in believing that the commission was on the equity. If he was, then the broker can only collect commission on the equity. If he was not, the broker is entitled to commission on the gross. If there was a justifiable misunderstanding, then there was no contract between them and the broker could collect a fair and usual commission.



PROGRESS . . . THROUGH PREFABRICATION

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Home Building as a Business

ONE of the biggest objections to prefabrication has always been the "assembly-line look" prefabs are supposed to have. For the most part, this objection has been successfully met by the prefab industry. The degree of individuality is now primarily determined by what the buyer is willing to pay, and not by what the factory can or can't produce.

Essentially, however, prefabrication is dedicated to the "assembly-line" philosophy. The aim is to produce a house that will appeal in as many ways as possible to the widest possible market, and at a cost that is lower than the cost of an identical but site-built house.

This means that variety always tends to lower the efficiency of the operation, but prefabricators are not unique in this. Every mass builder (or project builder or merchant builder, call him what you will) operates on an assembly-line basis. The difference between the two is that in prefabrication the assembly line moves past the workers, and in conventionally built houses the workers move along the assembly line.

Few people can afford to own a home tailored to their own special needs and desires. Most people, however, are looking for certain major requirements in a house, and are willing to accept a few minor standard features to get a house they can afford to buy.

As has been pointed out before, home building is going through the same course of development the auto industry went through decades

ago. The change has been a long time coming, but it would be folly to deny that it's here.

What does this mean to you, as a dealer, a sales agent for builders, or as a real estate man looking at the new houses which make up your inventory?

First of all, it means that home building is no longer a craft or a trade. It's a *business*. And the second point follows directly from this: It means that you must function primarily as a businessman, and analyze every phase of your operation accordingly.

The prefabricator, if he's worth his salt, has done just that. Administration, sales, production scheduling, advertising, purchasing, advance planning, turnover of capital—all these things are as much a part of his business as building and selling houses. He looks on the house he manufactures as a product, a product which fills a definite need for the most people in certain price brackets.

To be a successful business man in home building, you must adopt the same attitude. If you do, you will be successful. If you don't, you will go the way of the "amateurs" who are already being forced out of this business.

This is not a "trend" that will pass. It is an inexorable process that will reshape home building whether scattered individuals like it or not.

It is why the prefabricator looks so optimistically toward the future even during a tightened mortgage market such as we have now. Greater efficiency in all phases of his business will work in his favor—will it work in yours?

Bob Payton

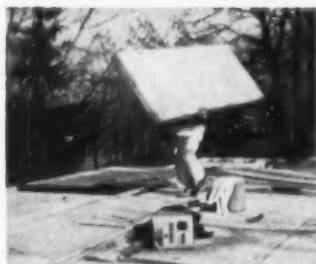


"Construction counts with my customers, many of whom are graduate engineers," says Mr. Dunning. "I'm proud to have their endorsement of American Houses' system of construction."

"Quality, value and variety explain my success with **American Houses**"

... says Waugh Dunning, of Baltimore, Md.
builder of "Coventry"

PHOTOGRAPHY BY JON FRANCIS



EASILY-HANDLED COMPONENTS speed construction and save labor. Accurately cut and assembled at American Houses plants, they also assure absolutely true lines throughout.



THREE-MAN CREW can set up American Houses' link type 2 x 6 split-ring roof trusses in jig-time. Notice, too, that insulation is installed, where required, on American Houses' Unifite panels.



PRE-NOTCHED RAFTERS guarantee extra rigidity and accurate, foursquare interior partitions. Clear span trusses permit builders to vary the plans, since interior partitions carry no weight.



HEAVY-DUTY LUMBER is a mark of an American House. Note the large-size headers and the two by four framing members. Doors and windows are pre-fitted, pre-hung, pre-flashed.



UNDER ROOF AND WEATHER-TIGHT in one working day—standard for a typical American House. Larger models usually take two days. With no weather worries, your building season is lengthened, your lumber kept dry.

"I can walk into any home in 'Coventry', and be sure of a warm welcome. That makes me feel good, of course. But more important, it's good business. My customers know they've gotten top value—and they tell their friends.

"From the appearance point of view, American Houses' variety is a key factor.

We have been able to create a community that looks like custom-designed housing—with none of the headaches, none of the delays, none of the cost. This, too, means happier owners—and it means I can ask and get more money for each house."

For prompt information on an American Houses franchise, see below.

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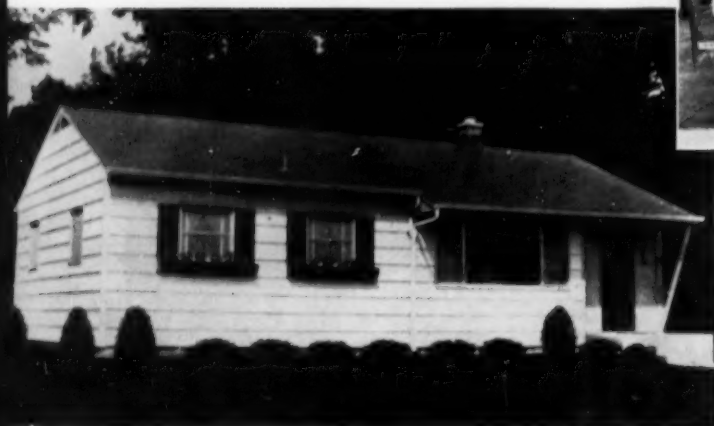
↓ NAME ↓ ADDRESS ↓ CITY ↓ ZONE ↓ STATE ↓ PROJECT BUILDER? YES ☐ NO ☐



Banner

CONTINENTAL HOMES—Temperance, Michigan—Nine models with or without basement and featuring a wide choice of garage and breezeway combinations comprise the "Springbrook" series. Model A, pictured here, has three bedrooms, two baths, a dining-activities room, kitchen with a counter pass-through to activities room, a living room approximately 14 by 21 feet and a double garage. Construction details of this spacious contemporary home include solid oak woodwork throughout and flush birch doors.

AMERICAN HOUSES—Allentown, Pa.—The six room "Cumberland" reflects the trend toward larger prefabricated homes. Containing one more room than the most popular American House models of a few years ago, the Cumberland has 1108 square feet with three bedrooms, kitchen, living and dining rooms and one bath. A plus feature of this traditional model is the convenient storage space to the rear of the carport.



INLAND HOMES—Piqua, Ohio—Available in either right or left hand models, the C-020 series of Inland Homes features a large living room with built-in bookcase, enameled steel kitchen cabinets with Formica countertops, hardwood floors and birch flush doors. Three bedrooms and a full basement are included in this popular home which provides a choice of six exteriors, has a large picture window shaded by roof overhang, and two attractive window boxes.

WILSON HOMES—Robertson, Missouri—Largest seller in the Wilson line is the Model 1703 built on a full basement. A three bedroom house with a carport and dining room, this model contains 922 square feet plus basement and can be bought completely air conditioned with a central system. Bedroom windows kept high afford privacy and added wall space for convenient flexibility of furniture arrangement.

NEW CENTURY HOMES—Lafayette, Indiana—Most popular model of New Century Homes is pictured here with its inviting and decorative doorway. A many textured exterior treatment lends luxury to the exterior appearance while a corner Thermopane picture window brings outdoor light and space inside the living room. A five room model, this house contains ample closet space, features a Youngstown kitchen.



Homes for '57

This year's factory-built homes reached new frontiers in imaginative design, flexibility and individuality, yet held the price line. Fore-runners for '57, these best selling models are the result of an advanced technology which permits new scope in function, size and luxury designed to attract even the most discriminating and quality-conscious home buyer.

COMPETITION is still the keynote in the prefabricated home industry. With more manufacturers entering the field and established companies offering expanded lines, attention is focused as never before on imaginative, livable design. Quality of materials and workmanship is receiving careful scrutiny as the buying public grows more discriminating in its taste.

Luxury homes, once the exclusive province of conventional builders, are capturing an important corner of the prefab market. Keen competition here, too, is forcing the manufacturer to offer more services, the highest in quality and the best in design.

One manufacturer, conducting a nationwide survey, found the average owner of his homes to be under 35 years of age, married nearly 10 years, having two children, earning \$5,395 a year, and living in a fair-sized suburban community. His education, as well as his income, places him above the national average. And when asked why he had bought a prefabricated home, the average owner gave economy as the principal attraction with VA and FHA approval for comparative ease of financing a close second.

Enthusiastic acceptance by these young owners of their present prefabricated homes may well mean a solid market in the years ahead for the larger, more luxurious models. Manufacturers already are reporting an average addition of 100 to 200 square feet in their most popular models over similar models of two or three years ago.

A further trend well underway in the prefab industry is a greater flexibility of floor plans and increased variety

of models. Variations in roof type, exterior materials and color, floor plans and dimensions offer wider individuality. This, together with a continuing trend toward the adoption of nationally known brands, means increased saleability and long-term protection of property value.

For the Realtor and prospective dealer considering entry into the prefabrication field these are important trends. A public that regarded the infant industry with suspicion and contempt has in large measure reversed its attitude. Last year one out of every 12 homes was manufactured in factories. Prefabrication was a \$1,245,000,000 business. Optimism over the future of prefabrication seems justified as progress and competition speed consumer acceptance.

The photographs on these and following pages are selected to give a good cross-section of the industry. Although space does not permit showing representative houses from every prefab manufacturer, those presented here will point up the trends and give some indication of the vital activity in this growing industry.

Insofar as possible we have chosen the manufacturer's most popular model. In many cases this choice will reflect considerations of economy on the part of buyers rather than the availability of the larger luxury models. It is suggested, then, that those investigating any of the manufacturers represented here inquire into his entire line of prefabricated homes. You will be rewarded with a wide variety of contemporary and traditional plans designed to meet a substantial range of consumer demand.

IVON R. FORD HOMES—McDonough, New York—Larger by 25 per cent than its predecessor of three years ago, this best selling Ivon R. Ford home is 960 square feet in area. A large picture window flanked by conventional windows assures both view and ventilation while rectangular forms applied on the shutters add a decorative note. Doorway of this home is sheltered by wide roof overhang from the garage.



GOLD STAR HOMES—Rome, Illinois—In line with the current trend toward larger prefabricated homes, the "Sherman" is 300 square feet larger than its predecessor. The most popular of the Gold Star line, this model measures 26 feet deep, 48 feet wide and 1302 square feet in area. The Sherman pictured here features a well-proportioned hip roof, aluminum framed windows, and one-car garage. It contains six rooms.



Best Selling



1) HARNISCHFEGER HOMES—Port Washington, Wisconsin—The "Clover," a new L-plan P&H home is pictured with a Roman brick and vertical board-and-batten exterior, one of many treatments available. Featuring a U-shaped "wifessaving" kitchen with a full view of living room and dining area, the Clover is available with or without attached garage, hip or pitched roof and in basement or basementless models. Three bedrooms and one-and-a-half or two baths are located to the rear of the house, removed from traffic and noise, while the kitchen, dining and living areas are brought to the front with spacious open planning.



2) THURO-BILT HOMES—Fairbury, Illinois—The "Contessa," five room 42 by 26 foot home, contains 1092 square feet and is available in a wide range of variations. Thuro-Bilt bases much of its success on special services to the Realtor and builder-dealer and offers a pre-building operation from builder's plans in addition to its standard models. The Contessa features an 18 by 26 living room-dining room "L", with a peninsular cabinet setting the kitchen off from the dining area. There are three bedrooms in this model.



3) FARWEST HOMES—Chehalis, Washington—The flexible "Olympic Model 102" demonstrates the trend toward larger size. Incorporating 1031 square feet in six rooms, the Olympic is 120 square feet larger than previous best sellers and features a design adaptable either to traditional or contemporary neighborhoods. With a trade area embracing 25 states, Farwest endeavors to offer as many exterior variations as possible. The "Olympic Model 103," for example, has eight exterior variations, to meet the specific needs of different areas.



4) THYER HOMES—Toledo, Ohio—Attractive window boxes and an exterior planter welcome the owner or visitor to this home, popular choice from the line produced by the Thyer Manufacturing Corporation. Available with or without a basement, this plan calls for three bedrooms and a bright, sunny living room with three-sectioned front window. The model shown here has 1,004 square feet and is significantly larger than Thyer's best selling model of a few years ago, supporting the trend reported throughout the prefab industry.

Prefab Homes - Cont.

5) PEASE HOMES—Hamilton, Ohio—The "Clairwood," fabricated by Pease Homes, features a center living room stretching from front to rear and opening out onto the flagstone terrace. Three bedrooms, two complete baths, kitchen and dining room surround the central living room. The "Clairwood" is 48 feet wide and the bedroom wing is 40 feet deep. Master bedroom has its own bath, and the other bath is situated to serve the other two bedrooms without interfering with the "back-to-back" bath arrangement.



6) ADMIRAL HOMES—Pittsburgh, Pennsylvania—Long and low contemporary lines accentuated by an exterior of full or partial brick stone or clapboard in almost any combination distinguish this Admiral home. Model 506 comes in several variations including or omitting garage and breezeway for adaptation to varying lots and budgets. Ceiling height windows of aluminum or wood afford bedroom privacy while large eave overhang protects side windows from summer sun. Three bedrooms, bath, living room and kitchen with a pass-over counter looking into the dining area make up this livable home.



7) STYLE-RITE HOMES—Columbus, Ohio—Over 2000 square feet of living, sleeping and garage area make up this post and beam contemporary split-level model. In addition to a large living room, dining room, kitchen, recreation room and utility room the "Triumph" has one full and two half baths. If preferred, a carport model is available instead of the garage. Lower level of the "Triumph" has an 18 by 12 foot laundry area, and an 11 by 24 foot recreation area. There is a half-bath off the laundry, the other half bath is off the master bedroom and adjoining the full bath.



8) GBH-WAY HOMES—Walnut, Illinois—A 50 per cent increase in size means spacious family living in this 1344 square foot Home-Way model. Three bedrooms, a bath and a half, living room with dinette and a kitchen with space for eating make up this home which is built on a basement foundation. This current GBH-Way best-seller is 50% larger than the most popular model of three years ago. The brick veneer used to set off the large picture window adds considerably to the individuality of the home, without marked increase in cost.





2

1

Best Selling



3

1) SCHOLZ HOMES—Toledo, Ohio—Three bedrooms, two and a half baths and additional recreation facilities next to the garage when it is on the lower level distinguish the "Westchester A," most popular Scholz Home. In this photo the garage is attached to the left side enabling the house to have four bedrooms and an additional family room on the lower level. Ordinarily a 1533 square foot model, this arrangement gives 1836 square feet of living space plus 303 square feet of garage and storage space.



4

2) ALLEN INDUSTRIES—Fort Wayne, Indiana—Spacious open planning and contemporary styling are outstanding features of the popular "Van Nuys." A wide rear window wall brings sunshine indoors while a choice of exterior treatment provides individuality for this five room house.



5

3) KOZY HOMES—Extra, Iowa—Six attractive rooms make up this livable home, the "Hillcrest - Plan A." Designed and fabricated by Kozy Homes, the Hillcrest has a long front window box, picture window and hip roof. It contains 1512 square feet including garage.

4) MIDWEST HOUSES—Mansfield, Ohio—A living area of 1,335 square feet makes up the popular "Elwood 100." With overall dimensions of 38 by 62 feet this home contains three bedrooms, two baths, dining room, living room with fire place, kitchen, full basement and a two car garage.



6

5) HOLIDAY HOUSES—Fort Worth, Texas—The "Ranchette," popular ranch-style home in the Holiday line, contains 1208 square feet, has three bedrooms and a bath and a half. An attached garage distinguishes this model from the "Worthhaven," another popular Holiday home designed with a carport.

6) KNOX HOMES—Thomson, Georgia—Most popular of the 1956 Knox line is the "Confederate," an L-shaped, three bedroom model providing 1396 square feet of floor space. Five window arrangements and three floor plans are available with a choice of single or double carport, hip or gable roof and a variety of exterior finishes. This "Confederate" features Old Brick veneer, an asphalt shingle roof, gas heating, a deluxe Hotpoint kitchen, oak hardwood floors and sliding glass doors leading out onto the rear terrace.



7



8

Models -- continued

7) BUCKEYE READY-CUT HOMES—Findlay, Ohio—Flexibility is the magic word in Buckeye sales appeal. Any Buckeye Home, including the popular "Lawrence" shown here, may have two foot extensions added to the left and right sides and to the front and rear. Garage and breezeways may be added and garage sizes may also be increased. This model has three bedrooms, living room, kitchen, separate dining room and bath. It is designed for erection on a platform supplied by Buckeye but can also be erected on a slab.

8) SECURITY HOMES—Kalamazoo, Michigan—Almost 200 square feet larger than Security's most popular models of two years ago, this home provides 1040 square feet of area comprising five rooms and a bath. Stone and wood siding are tastefully combined on the exterior of the model pictured while iron grillwork adds a decorative note.

9) TECHBUILT—Lexington, Massachusetts—Flexibility and space keynote the two-story Techbuilt home pictured here. By providing a second floor and pushing the first floor part way below grade to utilize otherwise wasted foundation walls, the designers have enclosed 1900 square feet of living space. Special Techbuilt movable closets, U.S. Plywood, Geneva metal kitchen cabinets, Formica countertops, Reynolds aluminum windows, Hotpoint appliances and Wasco plastic skydomes help sell these homes which incorporate four bedrooms and two complete baths.

10) DOUGLAS HOMES—Springfield, Illinois—Best seller for Douglas is the "Portland," a three bedroom model with one bath, living room and kitchen with dining area. Measuring 40 by 26 feet, this home is 1040 square feet in area. Douglas foresees a continuation of the trend toward larger homes and plans a Royal series in 1957 featuring an activity room and emphasis on outdoor-indoor living.

11) MODERN HOMES—Dearborn, Michigan—Popular model in Modern Homes' Luxury Line is the "Fairlane" with large living room and kitchen, activities room, three bedrooms, two bathrooms and a two car garage. Optional features include power glide windows, complete sound-conditioning and vaulted studio ceiling. Big Thermopane picture windows and the natural fireplace with smart corner styling are distinctive features of this 1,840 square foot home. Modern also has a lower priced Value Line.

12) PRECISION HOMES—Indianapolis, Indiana—Large, unbroken living room wall areas for easy furniture arrangement and generous closets and storage facilities are starring features of the "Brookhaven," most popular of Precision homes. Built around a utility core, the Brookhaven is designed for erection on slab, crawlspace or basement. Plans are available in reverse with four roof styles.

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1

Best Selling

1) NORTHERN HOMES—Minneapolis, Minnesota—Self-storing aluminum storm windows make this a popular home in northern climates. Northern Homes and Lumber Company has planned this house with ample wall space for a variety of furniture arrangement possibilities, a choice of roof designs and front elevations, select oak hardwood floors, sliding closet doors and an optional garage or breezeway.

2) PRESIDENTIAL HOMES—Pemberton, New Jersey—The "Connecticut," a 53-foot split level design planned for the larger family, features space and livability. Four bedrooms, two baths and a powder room adjoining the 21-foot long den, spacious living and dining rooms and a square kitchen equipped with color matched G.E. cabinets, wall oven and range are some of the features of this 1915 square foot model. The garage contains 60 square feet of storage.

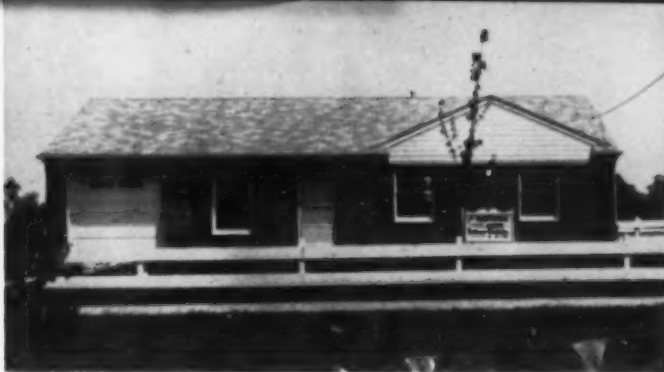
3) NATIONAL HOMES—Lafayette, Indiana—Reminiscent of traditional Cape Cod styling, the "Fenley" plan Pacemaker has the higher 4 in 12 roof-pitch. A center hall connects three bedrooms, kitchen, living room and bath. An especially popular feature is the large storage area adjacent to the kitchen. This model has a garage and front porch area shaded by deep roof overhang.

4) UNITED STATES STEEL HOMES—New Albany, Indiana—This modern three bedroom ranch-style home is the grand prize in U.S. Steel Homes' 20th birthday celebration, the Coronado Carnival Contest. Called the "Super Coronado," this model features two tile baths and a deluxe kitchen containing a counter-top range and eye-level oven. Additional features include spacious open planning in the living areas, a window wall bay, perimeter heating and generous storage.

5) CRAWFORD CORPORATION—Baton Rouge, Louisiana—Indoor-outdoor living is the featured attraction of this Crawford home. A sliding glass wall opens from the living area onto a screen porch-patio combination. Laundry facilities are teamed with the spacious kitchen and the three bedrooms are located in a wing of their own away from the living area. Storage space behind the kitchen, a bath and a half and an optional carport complete the plan.

6) CRESTWOOD HOMES—Greenville, Pennsylvania—The three bedroom "Linwood," featuring a two car garage and breezeway, has a full-size water-proofed basement readily converted into a game room. A woodburning fireplace and large picture window, ample storage space and a dining room which can be used as a fourth bedroom are highlights of this comfortable suburban home.

6



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Models -- continued

7) FAIRLANE HOMES—Louisville, Kentucky—Traditionalists will like the "Model C" Fairlane home with its wide shuttered windows and G.E. color-styled kitchen. Built-in range and oven, air conditioning, Revere Copper plumbing, Fiberglass insulation, Maticco cork tile flooring and Walltex washable wall fabric are selling features of this three bedroom home.

8) HOME BUILDING CORPORATION—Sedalia, Missouri—Cathedral ceilings and a distinctive gable-end street elevation mark the most popular model of the HBC line. Interior mahogany trim is one of its sales features which also include sliding glass walls, large windows, glass gables and hardwood floors. This 1100 square foot home has three bedrooms, two bathrooms and an attached garage which adds 288 square feet.

9) PAGE & HILL HOMES—Shakopee, Minnesota—The five room and bath Model 340 is Page & Hill's current best seller. Three bedrooms are included in its 960 square feet. Following the trend toward larger prefabricated homes, the Model 340 is about 100 square feet larger than previous best selling models.

10) FABRICATORS, INCORPORATED—South Norwalk, Connecticut—An offset living room with a picture window, fireplace, dining area and rear window wall overlooking the terrace is a distinctive feature of this house built by Fabricators, Inc. Containing 1072 square feet, this model has three bedrooms and a special storage area behind the carport. Prefabricated closets, chests of drawers and linen hampers are left free-standing, used as room dividers or built in to give added flexibility to this home.

11) EMPIRE HOMES—Louisville, Kentucky—Extensive use of glass keynotes the "Somerset," a three bedroom home with low, sweeping lines. The dining room's studio ceiling accentuates the open, contemporary planning while sliding floor-to-ceiling closet doors give easy access to bedroom storage space. General Electric kitchens in color are available for most models and a choice of exteriors includes cedar shingles, vertical or horizontal siding or masonry.

12) UNIVERSAL HOMES—Milan, Michigan—Planned traffic flow with the living room set to the rear and a family room looking out on the front porch is a distinctive feature of this house. Six rooms including three bedrooms make this a 1365 square foot plan, larger by 300 feet than similar plans of two years ago. The "Hollywood" has a bath and a half and laundry facilities next to the family room.

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12



Style-rite triples

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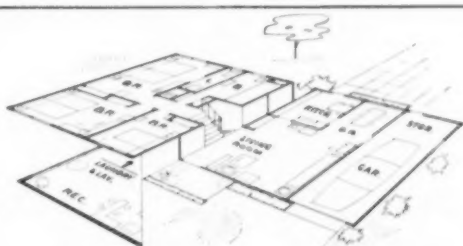


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sales in 1956!

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1. True Contemporary post and beam construction.
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3. Hug the ground—long, low, roomy.
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5. "Built-in" kitchen.
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7. Available with either garage or carport.
8. Planned for families with a plan for the future.



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641 sq. ft.	sleeping area
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2105 sq. ft. more livable, usable space per \$!



Scattered Lot Building

: Your Big New Market

Largely overlooked, the scattered lot offers unique advantages for the Realtor seeking new opportunities as a prefab dealer.

By HARRY HEWES

Prefabricated Home Manufacturers Institute
Washington, D.C.

PREFABRICATION, so frequently confined to development building, is ideally suited to construction on scattered lots, particularly in smaller communities. Real estate dealers with scattered lots have one of the biggest potentials in the entire prefabrication industry.

Realtors are singularly equipped to handle this type of construction because of their closeness to the listings on scattered lots, and because they can build three or four homes on a "regular basis" without getting involved in major construction projects. More important, the Realtor knows best how to buy and sell.

There is no way for the scattered lot conventional builder to approach the purchasing power, production efficiency and economy inherent in the prefabricator's operations. At the same time, the dealer can expect a quick turnover in his transaction. These factors bring the promise of an excellent housing market, which, in recent years has been incompletely tapped.

With the historic growth of the housing industry in the last decade, the prefabricator has tended to turn his interest to the big developers, enterprisers calling for a dozen to a thousand packaged houses wrapped up in a single contract of sale. Among some of the manufacturers

there has been a distinct feeling scattered lot sales fall short of the range and capacity to which their factories and their sales forces are generally geared.

"Why bother with peanuts," asks one of the oldest prefabricators, "When we can tie in with the big builder, or a potential big builder, who requires constant services from land planning to final closings?"

The advantages for real estate companies which either build or sell for builder-clients, have never dropped behind the horizon of the prefabbers' perspective, however. The builder-Realtor combinations are among the prefabricators' most dependable dealers.

Need for Realtor

"Many a good builder is qualified to handle all construction details and complete a house in a workmanlike manner," says Ivon R. Ford of Ivon R. Ford, Inc., McDonough, New York, "but when it comes to sales and financing, he often is neither interested nor qualified. He erects a model house and maybe a few houses will be bought, but very few of them will be sold.

"What this builder needs is a good Realtor working with him and the manufacturer's representative, with the lines of responsibility clearly understood. The Realtor, well versed in sales techniques and financing, knows the market and type of home selling in his area and can sell completed homes. We believe this cooperative builder-Realtor combination should be encouraged by the prefabricator; in it there will be a

more complete coverage of the market and a steadier volume of business."

Roy E. Hunsaker, vice president sales, Inland Homes Corporation, Piqua, Ohio, goes further. He believes the prefabricated house offers the scattered lot builder more advantages than any other type of construction.

"Generally," he says, "we can expect the Realtor to know how to sell and merchandise, but he is often short of building know-how. On the other hand, the builder is long on building know-how and short on sales and merchandising experience. Therefore, it is wise for a real estate firm and a home building contractor to team up as a corporation, partnership, or in some other working arrangement where both use their experience to best advantage. That way each realizes the highest return on his capabilities, both in efficiency of operation and in profits. Of greatest importance, however, is the complete satisfaction of the customer as a result of such teamwork."

With scattered lots, the builder carries no large investment in raw land; improvements generally are in place and less capital and risk are involved. Prefabrication limits and reduces items of overhead such as site storage facilities, results in shorter supervisory time, and removes a need for setting up site power connections for fabricating tools.

Single Delivery

Building materials are concentrated in the prefabricator's single pack-

EVERY DAY... is a profitable day!

WHEN YOU ERECT

Wilson Homes

Because six men can have the Wilson Home under roof within eight hours, driving winds, rains, snow and sleet bring little retarding effect to your building schedule. With advance planning, inside finishing jobs can still go on protected by a staunch house, precision-crafted from No. 1 grade framing lumber. And proved consumer acceptance (more than 1500 sold in one subdivision alone) will keep those sales booming ahead of your continuing building schedule.



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age and there is one delivery as against numerous small packages and numerous deliveries in conventional construction.

The real estate operator will have his house on his lot at a prefixed price at a prescribed time.

The construction job will be not only faster but cleaner, with a consequent minimum of aggravation to the neighbors—and neighborhood goodwill is an important factor in the speculative and competitive housing field.

Building is a year-round program. The buying public wants and needs

"It is wise for a real estate firm and a home building contractor to team up as a corporation, partnership, or in some other working arrangement where both use their experience to best advantage. That way each realizes the highest return on his capabilities, both in efficiency of operation and in profits."

**Roy E. Hunsaker
Inland Homes Corporation**

houses 12 months in the year. Building costs are usually lower in the winter because of the ready supply of trades people.

There is also a faster turnover of investment; profit and commissions are available in less time. Local lending institutions prefer Realtors and builders who build on scattered lots with conventional mortgages in their own communities.

The large selection of prefabricated home designs makes it possible to assure conformity to neighborhood standards.

The prefab package is flexible enough to include brick, stone or lapped siding exteriors and plaster interiors because the scattered lot buyer often is more discriminating than the tract buyer, and these preferences require little extra effort in the prefabricator's production and engineering staffs.

Further comments supporting the suitability of prefabs for the scattered lot are voiced by other leaders in the industry.

Fit the Land

"The prefabricator can fit his house to the land rather than flattening or filling the land to fit the house," G. W. Mefford of Modular Homes, Inc., Kirkwood, Missouri, points out. "This means that even the large operators will find savings when building prefabs on scattered lots since there will be no point in using the cost-cutting techniques of

mass site production such as cutting a yard for just a few lots."

P. S. Knox, Jr., president of Knox Corporation, Thomson, Georgia, and former PHMI president, declared his company's experience indicated that prefabrication is often more advantageous on scattered and isolated lots than on concentrated project operations, but he also noted such operations as the least interesting to building materials suppliers.

Cost Savings

"Consequently," Knox says, "they generally carry maximum retail prices. The overhead of the material supply yard is greatest in deliveries to such locations. On the other hand, the prefabricator delivers a complete package in a single shipment and generally offers single shipments at the same price to a builder as that which would apply on a large scale project.

"The element of much shorter elapsed time for completing the house has a direct bearing on cost, since not only overhead charges but also many of the direct charges in residential construction are proportionate to the time element."

With the tremendous scope of choice in design, type, style, price range, livability, appearance and resale value, the prefabricated house may be directly fitted to any kind of an individual lot and is readily attainable. Custom-designed and factory-made, it is the product of top-flight architects, engineers and color coordinators. Any reasonable preferences of the buyer's individuality may be met.

Luxury Prefabs

A new factor, of growing importance, is noted by National Homes Corporation of Lafayette, Indiana. This is the continuing development by the prefabricators of the more expensive type homes which often reach into the definite luxury classifications.

"For a long while," says a company spokesman, "the prefabricators left this market to the conventional builder, but more and more they are challenging him in this price range, too. We have built some very fine homes that are ideally suited for scattered lot operations. Now a builder can turn to prefabrication and still sell in the higher price ranges where he is accustomed to operating and build the kind of homes scattered lots demand."

Kent Dawson, executive vice president, Great Lakes Homes, Inc., Sheboygan Falls, Wisconsin, is another who believes the prefabbers have

passed up a good market in scattered lot building possibilities.

"Great Lakes Homes has several real estate companies in Milwaukee and in some smaller cities who buy from two to 10 house packages a year," he says, "and this is 'plus business.' After the first house is erected, the servicing of these accounts proves a minor matter."

"With the scarcity of land in our area, scattered lots become very valuable and the real estate broker is generally the man who controls these lots. He prefers a package house because he does not want to create a building organization and he can generally sublet the entire deal satisfactorily. Out of my experience I am persuaded there is a valuable potential market for the prefab manufacturer in the scattered lot building program with real estate builders if it is handled correctly."

Milo F. Gonser, president of Semico, Inc., Seney, Michigan, concurs: "Personally," he says, "I think prefabrication offers more advantages for scattered lot building than for project building because the single job builder need not resort to semi-prefabrication on the job site. He can do a fast and clean job without unduly disturbing his neighbors, and speed and cleanliness make for community good-will."

Hodgson Houses, Inc., Dover, Massachusetts, has been prefabricating

"With the scarcity of land, scattered lots become very valuable and the real estate broker is generally the man who controls these lots . . . There is a valuable potential market for the prefab manufacturer in the scattered lot building program with real estate builders if it is handled correctly."

**Kent Dawson
Great Lakes Homes, Inc.**

dwelling since 1892. Until it adopted its new standardized construction three or four years ago it sold only to the home owner, and its most successful builders were those prepared to build on individual lots on a custom basis for individuals.

"The fact Realtors know of scattered lots—most in demand in this New England area—should make them very active in this field," according to Kenneth W. Spalding, Hodgson president, "if they are willing to associate themselves with a substantial contractor who will coordinate the subcontracting efficiently. I believe there is a big market right in the palms of their hands."

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HOME-WAY is one of the oldest firms in the pre-fab field. We're not the largest and we never want to be. Our business is the **SMALL BUILDER**. Our entire operation—production, design, sales—is geared to serve firms that build two to twenty houses per year—though many have grown into much bigger volume under our franchise. We're proud of them; but we are proudest of the fact that again this year **MORE SMALL BUILDERS ARE SELLING HOME-WAY HOUSES THAN EVER BEFORE IN OUR 16 YEAR HISTORY.**

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Dept. J, Walnut, Illinois

I am interested in learning more about becoming a HOME-WAY dealer. Please rush me complete information.

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CITY _____ ZONE _____ STATE _____

☐ I am an established builder. ☐ I am interested in becoming a builder.

THERE is a widely-held, but erroneous opinion that prefabricated houses automatically receive a certain deficiency allowance from appraisers. I do not believe this is actually true. Let us examine the appraisal process briefly to determine what its effects really are on the valuation of prefabricated homes.

In appraising prefabricated houses for market value you should first be acquainted with the definition of "market value." Market value is defined as "the highest price estimated in terms of money which a property will bring if exposed for sale in the open market, allowing a reasonable time to find a purchaser who buys with knowledge of all the uses to which it is adapted and for which it is capable of being used."

An appraiser ideally uses three approaches to determine his estimate of value: The *market data* approach, the *cost* approach and, if possible, the *economic* approach. Quite frequently, however, there are not enough houses rented to establish the fair rental necessary for the economic approach and the appraiser is restricted to cost and market data considerations.

In the market approach an appraiser recognizes the prefabricator has effected certain savings in construction, which affect the cost of building the house. This should not be regarded as a deficiency, for in most cases the construction type has been approved by a university or other accrediting agency. It has been proved as good or better than conventional construction, and yet it permits structural savings resulting from mass construction methods.

In a prefabricator's plant we were recently shown a new roof truss construction on which Purdue University was running extensive tests. The aim on the part of the manufacturer was not to produce a deficient structure but a stronger and better roof construction at a savings in cost. In no case would such tests permit the adoption of deficient methods.

Because of the reduced time required to complete a prefabricated house, a considerable saving has been passed on to the ultimate purchaser in on-the-site labor. Again, this is not a deficiency but a savings relayed to the ultimate purchaser in a reduced replacement cost estimate.

Progress in Prefabs

In the early stages of the prefabrication industry, houses were developed primarily through trial and testing in use rather than through the extensive factory tests used today. From the appearance of some of those early prefabricated houses one

Judging Prefab Market Value

Do appraisers automatically assume a deficiency allowance for prefabs? "No," says this veteran appraiser, who here defends the modern prefabricated home as a strong competitor on the resale market.

By T. LORIN DRISCOLL

Driscoll Realty Company
Indianapolis, Indiana

feels the primary motive of the manufacturer was to build a house that would withstand the elements and furnish adequate shelter at the lowest possible price, no matter what the lack of physical appeal. From these early prefabs with plywood exteriors and interiors, prefabs gained the reputation of being cheap shelter, completely lacking in aesthetic appeal.

Not so today, however. The prefabricator has found it necessary to produce both interior and exterior appeal in order to keep going. He tries to make his houses as attractive and appealing to the eye as possible, even when building in large development projects. New prefabricated houses are built in all price ranges. Because their quality is more generally accepted, it is possible to build and sell them at prices ranging upward to any limit.

Resale of Prefabs

The resale of prefabricated houses does not differ too largely from the resale of conventional houses. In our office we have appraised and resold many of both types. *It is my feeling the older type prefab and the older type conventional house do not differ greatly when offered for resale.*

An appraiser, seeking to establish market value, must take into consideration all the factors involved, whether appraising a prefab or a conventionally built house. Many things enter into his consideration of both.

Location is one of the first measures of value. The neighborhood may lack appeal because of a monotonous sameness of the houses. But this objection will be just as valid for the

conventionally built project neighborhood as for the prefab project. If the prefab were built a few years ago when the industry attempted to compete solely on price, and the first owner had not added improvements, the house would be rated accordingly.

The prefabs of more recent vintage, built in a good location, introducing a variety of exterior treatments, and having good ownership and maintenance, enjoy a stable resale price on today's market.

Whether his home be conventional or prefab, a seller's feeling that he is not getting the most out of his house results largely from the fact many new houses of similar quality, design and price range are constantly being offered for sale. The older house offered for resale in competition usually has some extras added by the owner. He naturally wants to recover the cost of these extras plus the effort he has put into the lawn, shrubs and trees.

The new house offered in competition enjoys longer financing terms than the house offered for resale. The result is that the new house, whether prefab or conventional, sells more quickly. Financing is probably the chief advantage of the newer house.

If the prospective purchaser has the necessary additional cash on hand, however, there are many advantages to be gained in the house offered for resale. Its age of one, two or three years, for example, has tended to prove its structural soundness while slight defects have been corrected and, in most instances, a good start has been made on the lawn, trees and shrubs.

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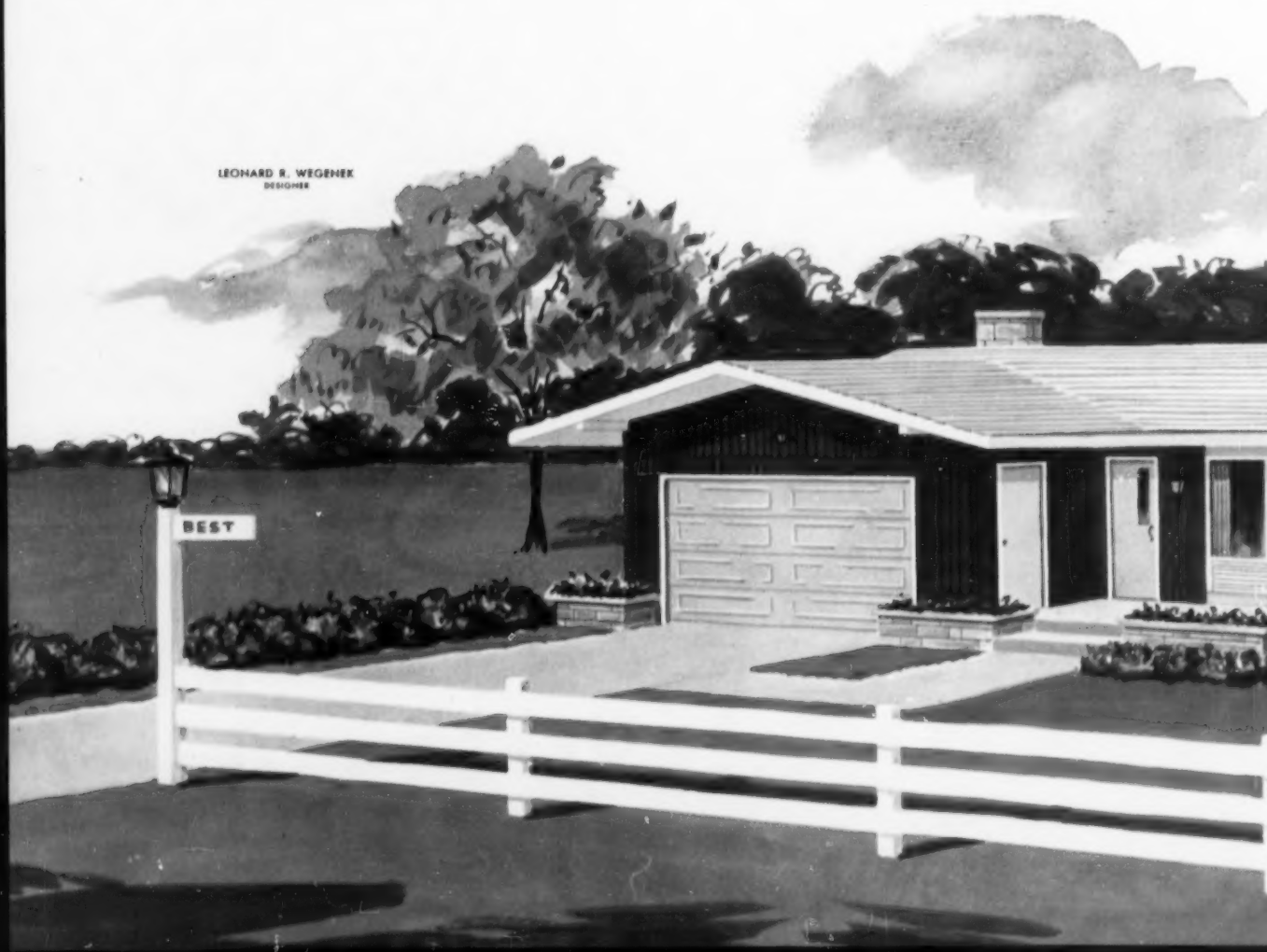
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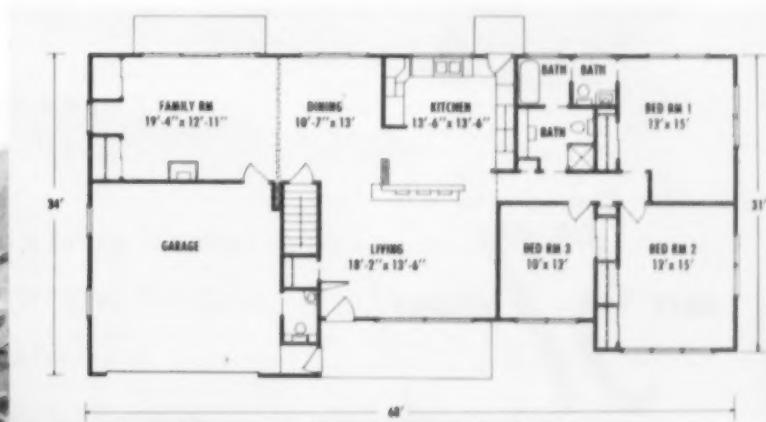




Never underestimate the importance of a woman's kitchen! Best offers whatever she wants—up to completely built-in range, oven, freezer, refrigerator, washer, dryer, dishwasher, sink, cabinets and garbage disposal.



Mid-American families want modern bath facilities. Best Homes offer 1, 1½, 2 or 2½ baths . . . featuring vanity lavatory, glassed-in tiled shower, colored fixtures.





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Photos: Suter, Hedrich-Blessing Studio.

Countertop burners, range hood, built-in wall oven and refrigerator are typical of products included in some house packages, made optional in others and often supplied by dealers. Kitchen pictured is Harnischfeger's "wife-saver" U-shaped kitchen which opens out into dining room.

Brand-conscious dealers would like to see more items of equipment included in the standard prefab package. But the majority prefer that this equipment be **optional**.

THE prefabricated home, despite its factory origin, usually requires a number of "extras" to be added on site before it can be called complete. Would dealers like to see the manufacturers of prefabs include more of these "extras" in their standard packages?

Forty-seven percent of the dealers consulted by the JOURNAL said "Yes" and designated bathroom fixtures as the most wanted addition. Almost none preferred that manufacturers provide fewer items of equipment, while approximately one-fourth are satisfied with the present offering.

The practice of providing optional appliances and equipment, used extensively by some manufacturers, is popular among most dealers. Its flexibility means dealers can obtain nearly complete standardized packages where the manufacturers' choice finds public approval. Where saleability dictates wood kitchen cabinets, on the other hand, and the manufacturer supplies optional all-metal kitchens, dealers can then utilize their option to make a more suitable choice, thereby fitting the house to the local market.

One dealer, preferring that more items be supplied in manufacturers' packages, would like to see the privilege of deleting them retained without cost penalty. If the manufacturer

can provide this service, he believes, an ideal situation from the standpoint of marketability would be achieved.

Which items, accepted as necessary components of the well-equipped home, are most frequently purchased by dealers rather than supplied by manufacturers in the house package? More than half of the dealers consulted reported they supply bathroom fixtures, oven and countertop burners, heating equipment, water heaters and floor coverings.

Brand names appearing prominently in dealer selections include Hotpoint, Tappan, General Electric, Western Holly, Norris-Thermador, A. O. Smith, American-Standard, Armstrong, Kentile and Sloan Delaware. Some dealers report the installation of complete kitchens, a feature sometimes included in the manufacturer's original package.

Fewer than half of the dealers consulted purchase ranges, air conditioning equipment, laundry appliances, vent hoods and fans, disposers, and dishwashers. But those dealers who do supply this added equipment mention such brand names as Tappan, General Electric, Western Holly and Thermador, Worthington, Winkler, Chrysler Airtemp, Hotpoint, Whirlpool, Bendix, NuTone, Waste King and Kitchen Aid.

Many of the products supplied by

Which Products in the Package?

builders and dealers become prime selling features in their brand name appeal. Dealers are becoming increasingly aware of the impact of known brand names on their prospects. National advertising through TV, radio, magazines and newspapers has made the buying public brand-conscious and this is reflected in the definite trend toward featuring brand names in the promotional literature for prefabricated homes. Whether supplied in manufacturers' packages or purchased by builder-dealers, equipment bearing well-known brand names can be expected to figure even more prominently in prefab sales ahead.

Washer and drier are optional equipment in the Harnischfeger "Clover" model. Here a laundry area teams up with a half bath. If desired, the buyer can convert this room into either a full bath or full laundry for his family.



Selecting the Right Prefab to Build

Are you considering a prefab dealership? The potential is great as the housing trend moves more and more to prefabrication. Manufacturers and dealers here call on their experience to provide you with valuable advice in making your choice of prefab the right one for you.

By **DON NEUMANN**
Assistant Editor

WHAT advice would you give a real estate man or builder who is considering taking on a prefab dealership? What are the most important factors to consider in selecting a prefab? What pitfalls should be avoided?

The JOURNAL went to prefab dealers and manufacturers armed with these questions, to correlate the thinking of men and companies experienced in prefabrication, and to pass their reactions along to you—the potential prefab dealer.

Profits loom big for the real estate executive who has the knowledge, desire and facilities to take on a prefab dealership. But your careful selection of a prefab manufacturer at the outset can well be the key to success or failure in this rapidly mushrooming method of construction. Careful research should precede your decision.

Uppermost in your mind, according to dealers and manufacturers in the business, should be the selection of a prefabricator with a quality product. Equally important, the company should be noted for integrity and should have had sufficient experience and success to insure continued progress.

Your selection should be in favor of a manufacturer with foresight in new design and new materials to constantly stimulate sales. All important financing aids offered by the manufacturers figure heavily in facilitating maximum building programs for you.

Because manufacturers vary in their approach to the market, usually aiming at a particular price range, an essential prerequisite is that you select a company which manufactures

homes properly sized, designed and priced for the particular market existing in your area. Equally important is the product's acceptance by FHA, VA, and the various lending institutions.

Distance from the manufacturer is an important consideration, veteran dealers agree. These experienced dealers, who are building an average of 17 houses each this year, feel a dealer should be close enough that shipping costs do not become a determining factor in his overall costs. Five hundred miles seems to be the maximum break-even distance.

If, following a careful survey of your local housing market for available lots, developed and undeveloped, you decide to venture into the prefabrication field as a dealer, your next step should be to contact all prefabricated home manufacturers in your own geographical area. Confer with several dealers of each manufacturer, again in your own area, to test each manufacturer in terms of reliability, efficiency and performance. Then make your decision based on quality of construction, design and sales appeal, consumer preference in your area and the price range you plan to emphasize.

A sampling of comment from experienced dealers reflects the general advice offered a prospective dealer:

Clifford E. Junkins, dealer for Ivon R. Ford Homes and Morgan Elmer Inc., in Holyoke, Massachusetts: "Contact several manufacturers in your area, see what they have to offer in dealership programs and how much help they will provide you in getting started. If the dealer is located too far from the manufacturer, the shipping charges will eat up con-

struction savings. Don't make a definite commitment on the number of houses you will take on order in a given time."

A. Atley Peterson, dealer for Tech-built and U. S. Steel Homes in Baltimore, Maryland: "Three important factors to consider are national publicity by manufacturer, good design, and complete packaging to minimize local purchasing."

Dick Nelson, dealer for Westway Homes in Beaverton, Oregon: "Know your product and know which type best suits your area and offers the most for the buyers' money."

Morris Bart of the Bardon Construction Company, dealer for American Houses in Knoxville, Tennessee, says one thing you must decide is "whether to build in one location, or in various locations on a pre-sold contract basis."

Wells Construction & Realty Company of Peru, Indiana, dealer for General Homes and Place Homes: "Find a manufacturer with a congenial, ready-to-please attitude. Select a manufacturer with an acceptance corporation to provide financing help. Watch for a complete package above slab."

Views from prefab manufacturers themselves fall into a pattern similar to that of their dealers. They emphasize that you should carefully study reputation, quality in construction, design variety, financing offered, nearness of dealer to manufacturer, merchandising and promotional assistance, and a prefab which is marketable in your area.

Individual comments from manufacturers which set the general tone of advice to real estate executives considering a prefab dealership in-

clude these pertinent comments:

Robert J. Lytle, president of Modern Homes Corporation of Dearborn Michigan says, "We would suggest you select an established, progressive merchandising organization, one which has a product readily acceptable by the FHA, VA and the various lending institutions. Associate with a firm with an established "name brand" or product identification. The prospective dealer should check a manufacturer through existing dealers to get his reputation for performance in merchandising service."

E. A. Sloane of Harnischfeger Homes, Inc., Port Washington, Wisconsin, believes "You should have the opinion of FHA, VA, mortgage bankers and investors as to the quality of the home. You should check with Dun & Bradstreet about financial stability of the company. You should know the production facilities of the company, and their ability to handle construction. You should know beyond all doubt that your homes will be delivered on time because of the tremendous importance of timing in your building picture."

Clifford Hill, GBH-Way Homes, Inc., Walnut, Illinois, says the factors most important in selecting a prefab manufacturer are "reputation, adaptability to local building codes, versatility to suit customers' tastes, specialized designs available, and offering of the same service whether you sell one home or 100. Try to obtain a dealership within 300 miles of your site."

Arthur Dahlman of Home Building Corporation, Sedalia, Missouri, says, "We believe a prefab manufacturer should be selected on the basis of how much work he can eliminate for the Realtor on the job site. The average real estate dealer does not have a building crew and in a great many cases has little knowledge of building itself. The solution is to pick a manufacturer who actually prefabricates the complete house, from the foundation up so that at the end of the first day when the roof of the house has been papered in, the rest of the house has been 95% completed."

W. L. Mainland of Style-Rite Homes Corporation, Columbus, Ohio, puts "design excellence, efficient planning and forward looking features that make for saleability" at the top of the list. "Since company reliability, quality products and fair prices are now the established pattern of the industry, the selection must be made in the area of positive advantage created by design planning—which tempts down payment dollars from more tightly held pocket books—and by troublefree service support on mechanical matters."

Easier Sales... Better Profits

WITH ADMIRAL HOMES ...A PF INDUSTRY LEADER

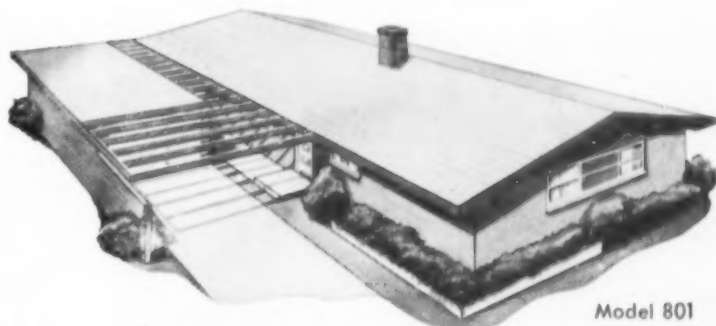


**ADMIRAL HOMES sell faster
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ARCHITECT-DESIGNED . . . to provide the utmost in livability and beauty.

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Model 801



The Newest Admiral.. *CONTEMPORARY*

A 3-bedroom, open-beam ceiling home with 1,232 square feet livable floor area. Full bath and powder room. Over-all size 28'x44' with 12'x20' garage and 6'x28' covered patio.



Open style living achieved with full length glass panels at patio end.

**Build from over 29 popular designs . . .
and over 150 different floor plans**

**Admiral
Homes Inc.**
ARCHITECT-DESIGNED FACTORY-BUILT



305 MT. LEBANON BLVD.
PITTSBURGH 34, PA.

RANCHES • CAPE CODS • BUNGALOWS • TWO-STORY HOUSES • CONTEMPORARIES



(1) 6:55 P.M. House raising, twentieth century style, began when two trailers carrying a house package prefabricated by The Thyer Manufacturing Corporation arrived at a wooded site near Madison, Wisconsin. Foundation and deck were already in place.

Under Roof in Four Short

This prefab dealer's promotion brought 6,000 witnesses to see a house erected in only four hours. Full advance publicity helped make this unusual promotion a big success.



(2) 7:10 P.M. Crew members from the Grant Kittle Company, Madison builder for Thyer, begin removing roof trusses from trailer for stacking on deck. Townsfolk begin congregating to watch the evening promotion. By 7:18 the last of the trusses has been unloaded, by 7:41 the first wall section was unloaded.

(3) 8:00 P.M. Members of the construction crew lower an exterior wall panel into place. Precision manufacturing of the prefabricated package shows its merits as parts fit smoothly into place.



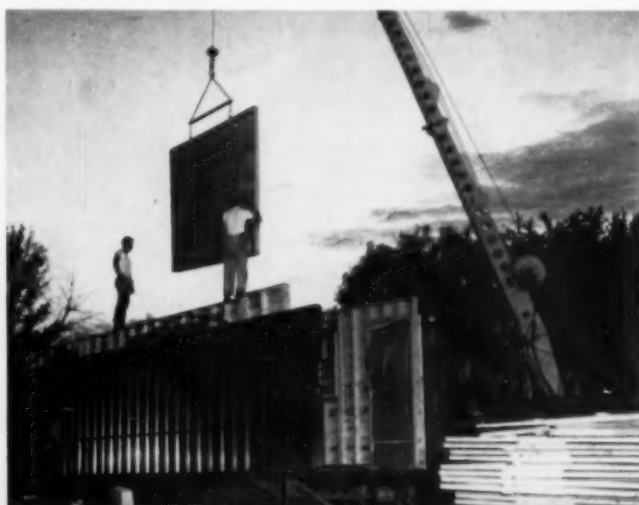
CURIOUS crowds had already begun to gather when two large trailer vans pulled up to a wooded site five miles west of Madison, Wisconsin. It was a clear summer evening in July, an ideal time for Thyer Homes dealer Grant Kittle's prefab promotion, heralded by newspaper, radio and billboard. Once lured to the building site, Madison townspeople were greeted with a show well worth their short journey.

At 6:55 in the evening, a six-man crew and their superintendent climbed aboard the trailers and began to unload roof members. A three-bedroom home with attached garage made up the factory-built house package. With the help of a crane, the crew quickly stacked the roof members in the center of a previously laid floor deck.

At 7:41 the first wall panel came off the truck. As fast as wall panels were set on the deck, they were aligned and spiked into place. To aid this process, the deck had previously been marked with dark lines; the operation could then proceed without tedious measuring.

By 8:25 all exterior wall panels were set and the house had begun to take shape. At 8:30 the first two

(4) 8:03 P.M. A garage section is removed from the truck. The garage front containing the door opening is already in place. The house begins to take shape as interest mounts among the onlookers.



Hours!



(8) 11:04 P.M. As the last nails are driven into the roof, part of the crew stands by ready to roll out the roofing paper. Shingles are not to be applied until later. More than 6,000 residents of the Madison area witnessed the erection of this house in a little over four hours. Brisk activity in the adjacent sales office proved the project's success.

roof trusses were swung up and spiked to the top plate. Here, too, measuring was unnecessary, for markings set out beforehand determined the intervals between trusses. Before the last trusses were in place, half of the crew began to apply the roof sheathing.

By 11:04 enthusiastic onlookers saw the last nails being driven into the new roof while part of the crew stood ready to roll out the roofing paper. Shingles would wait for later application.

The result? Publicity-conscious Kittle succeeded in demonstrating to 6,000 onlookers the ease, speed and efficiency of erecting factory-built homes. Precision manufacturing, package shipment and waste-free construction meant not only erection economies, but also a convincing demonstration of the skillful engineering of the prefabricated home.

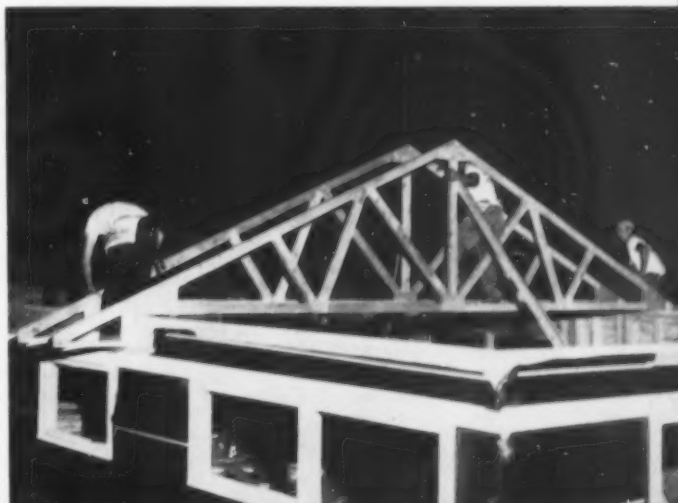
Gone are the days when prefab builders defensively tried to hide the nature of their operations. Instead the public was invited to view the entire job. Brisk traffic through the sales office set up in the house next door left no doubts as to the success of the promotional project.



(7) 9:13 P.M. While onlookers survey the operation, a workman carefully places the last precut hip framing member in position. At the same time, first roof panels are being nailed to the trusses.

(5) 8:10 P.M. An exterior wall panel is brought into place by aligning it with a mark previously placed on the deck. Within 10 minutes exterior wall panels are joined. At 8:25 first roof truss is set.

(6) 8:30 P.M. The first two roof trusses have been swung up and are spiked to the top plate where spacing had previously been marked off. By 8:55 most of the trusses are in place.



ART HENNINGSEN is one real estate man who never wanted to be a builder or a contractor. And he still insists that he isn't, though he has provided Homeway houses for more than 100 veterans in the Clinton, Iowa area.

A Realtor, Art feels, should work from an office—not a materials yard. "Our business is persuading people, not bossing or supervising them", he says, "so I never felt that I wanted to be responsible for labor crews and construction details." On the other hand, Henningsen recognizes that land has to be used before it becomes realty, and a Realtor's job is to provide homes when they are needed, not just to trade in them.

In prefabricated houses, Arthur Henningsen has found his place in the booming Clinton housing market. "We just furnish the home and help people get together to get it built and lived in," he explains. "It's just like any real estate transaction, helping folks get together to do business."

Into the "Homeway Room", as Art calls his inner office in the Weston building in Clinton, come prospective home builders, contractors and builders. "We first work out the design with the home buyer," he explains. Then the home buyer gets from Henningsen the factory list cost of the home of his choice and a package price on all the installations and equipment that go into the house.

"When the customer's requirements are all set," Henningsen says, "we bring in our people—carpenters, plumbers, electricians and so on—who have had experience in the construction and completion of prefabs. We help them get together either on a price or an hourly basis. Sometimes it's a flat labor charge per square foot." After the Homeway Room session, Henningsen draws up the agreements, collects the down payment, and takes over supervision of the parties to the agreement.

The home buyer is his own contractor on V. A. loans. The original inspection is eliminated and, as his own contractor, the veteran can get an immediate maximum loan from the bank after appraisal inspection of the completed house. The veteran then turns over the mortgage money and it goes back into Henningsen's "rotating housing fund" to finance another house.

Do home buyers like this building arrangement? "Apparently they do," Henningsen says. "One deal sells another. We always have a waiting list of prospects and most of our new jobs come from friends or business contacts of customers." Typical of

Realtor Finds Profit in Prefabs

As an important supplement to his brokerage and insurance, this Iowa Realtor has built over 100 prefabs in a town of 30,000



This new Homeway split-level is typical of those built in the Henningsen sub-division in Clinton just a year ago. Others include both hip-roof and gable-roof ranch styles for an attractive variety of design.

Art Henningsen carts away his prize—a barbecue brazier—as Number One Volume Dealer for the State of Iowa, and fifth high among all Homeway dealers at the annual GBH-Way Home sales meeting.



this word-of-mouth promotion are three identical three-bedroom houses that Henningsen is building for three employees of the local General Electric plant.

Summer homes are another "second market" for repeat sales. Henningsen and his attractive wife commute by motor launch from what they believe is the first Homeway built on an island. And he has just completed a summer home for a local doctor.

Even the builders who put up houses for Homeway purchasers find themselves imbued with the house fever. Two members of one construction crew recently sold their first Homeways through Henningsen, and are now building larger three-bedroom ranch models. Carpenters like to make extra money by finishing up houses on their own time. They make

about the same profit as take-home wages, but they can have the homes put under roof by a crew in a day and then work as many hours as they wish finishing them.

The housing problem is certainly not a new one. But there are new techniques of prefabrication to solve it. "Our prefab franchise fits our real estate and insurance business," Art says, "and every one we build helps the Clinton community grow."

Henningsen is president of the Clinton Real Estate Board and president of the Multiple Listing Exchange. He is also vice-president of the Iowa Realty Association. For each of the past four years he has led all Iowa dealers in sales of Homeway houses for GBH-Way Homes, Inc., of Walnut, Illinois.

Referrals -- Invisible Force in Real Estate

A philosopher once said, "It isn't the monstrous sails but the invisible wind that drives the ship." And so it is in the business world. The invisible wind is the potent force of public opinion.

In real estate, people every day are turning thumbs up or thumbs down on you and your way of doing business. Prospects are coming to you or going to your competitor in many cases simply on the basis of what they have heard through the local grapevine.

There are certain people in your community who you would most like to have as boosters for your organization. They aren't prospects because you don't know positively where your next prospect is coming from. But they can be fifty times more important than a prospect simply because they can influence that potential buyer in your behalf. These key people are centers of influence, opinion-makers, those from whom others seek advice. As a Realtor, you need this background selling force working for you.

To help do this job, a public relations service is being made available to one leading Realtor in each community. Called OWNERSHIP, this service keeps that Realtor and his way of doing business favorably before the key, influential persons of his community. It tells his story in a dignified, friendly, interesting way. It renders a service and commands the interest of those who receive it, at the same



Realtor Bill Schmale is 38 years old and has spent the past 20 years selling real estate in Belleville, Illinois, with an interruption for World War II when he served with the Manila, Philippines Real Estate Branch of the U.S. Army Engineers. Mr. Schmale is owner of Schmale Realty Company with two offices and eight salespeople in a city of 32,000. He originated four years ago the Radio Realtor program which attained national recognition for a first in Realtor advertising. He is a director and vice president of Greater Belleville Savings & Loan Association, owner of Schmale Insurance Agency, a separate company, and past president of the Belleville Real Estate Board.

time impressing upon them the Realtor's integrity, judgment, and business ideals.

Realtors who have been awarded exclusive franchises for OWNERSHIP are enthusiastic in their praise, for they find this program helps them mold favorable public opinion and word-of-mouth recommendations, the most powerful force in business.

Typical of Realtors Who Praise OWNERSHIP Is Bill Schmale

"We added OWNERSHIP to our sales aids two years ago and are well-pleased with the results," says Realtor Bill Schmale of Belleville, Illinois. "Although we use newspapers, radio, billboards, and other types of advertising media, we think that OWNERSHIP reaches a class of people important to our progress.

"We feel this group will recommend our firm to their friends and we like this newsy magazine of real estate ideas as a means of keeping in touch with them and telling our story.

"We are proud to have OWNERSHIP helping to sell us and our services."

Among leading Realtors associated with OWNERSHIP are: J. J. Roberts & Cook Realty Co., Sioux Falls, South Dakota; William Wilson Company, Pasadena, California; Myers Baker, Great Neck, Long Island; W. Gerould Clark, Inc., Englewood, New Jersey; T. H. Maenner Company, Omaha, Nebraska; Fred Miles Company, Inc., Springfield, Missouri, and The Spring Company, Minneapolis.

NATIONAL REAL ESTATE
AND BUILDING JOURNAL
CEDAR RAPIDS, IOWA

Ownership
"UNDER ALL IS THE LAND"

Exterior view of the luxurious 5,200 square foot home designed and built for National Homes president James R. Price and his family. Planned to preserve a grove of giant white oaks on the rolling one acre site, the house is T-shaped with one wing devoted to parents' space, another to college aged children's space and the third to common space.

Brick screens placed opposite window areas of parents' wing afford privacy yet admit light and air to enhance the feeling of outdoor living emphasized throughout the home. The east wing consists of entrance gallery, guest closet hall, sitting room, two dressing rooms, master bedroom and a compartmented interior bath.



ANY HOUSE You Can

Using the same basic prefab components, a leading manufacturer shows the full range of prefab versatility. At one extreme, a \$7500 house for the working man, at the other extreme, a \$125,000 dream home.



A floor of Pennsylvania Bluestone laid in a random rectangular pattern provides a practical, attractive background for the island cooking and communication center. Frigidaire-equipped with pull-down electric burners, built-in wall ovens and streamlined cabinets, the kitchen provides the very latest in beauty of design and cooking efficiency.

FROM the lowest cost home to the luxury dream home, whatever price your pocketbook dictates, prefabrication now offers virtually unlimited choice. As the industry advances, more and more manufacturers are coming out with low priced minimum houses for the budget-minded working man; at the same time, the upward limits of prefabrication are pushing into new frontiers.

One manufacturer has chosen a dramatic way to demonstrate the virtually unlimited scope of modern prefabrication. On the same day, in conjunction with the celebration of the 100,000th National Home to come off the assembly lines, company officials opened to the public a \$7,500 working man's home and the \$125,000 dream home of National Homes president James R. Price. Both are the offspring of factory assembly lines; both were built of identical mass-produced components.

This one day's promotion gives striking proof of the vast range of prefab possibilities. Now only the buyer's pocketbook dictates the minimum or the maximum price set on a prefabricated home. Whether economy or luxury matters most, prefabrication can supply it.

The Delray

The Delray, a nicely styled three bedroom home, offers brand name materials and an abundance of space for the growing family. The veteran with a salary of \$64 a week or the non-veteran earning \$71 a week can afford



A choice of seven exteriors, including two brick variations, is offered by National Homes in its new home for the working man. The three bedroom Delray, priced at \$7,500 plus lot, is 926 square feet in area and features a Youngstown kitchen, asbestos shingles, Fiberglass insulation and a 40 gallon water heater.

Most completely prefabricated home ever produced by the company, the Delray features the new 28 foot depth for added space where the family needs it most. This attractive living room extends into a dining area and boasts pre-finished walls that resist the roughest wear.

Afford to Buy

to buy it. The Delray provides 926 square feet of space and is designed to sell for \$7,500, plus lot.

A new 28 foot depth, four feet greater than the standard 24, makes possible a much better furniture arrangement and gives added space throughout the home. In addition to the three bedrooms, the Delray has an attractive living and dining area and a big kitchen with enough space for a family of six to enjoy informal meals.

Pre-finished walls and ceiling withstand the roughest wear from growing youngsters while maintenance-free asbestos shingles give added protection against fire. No. 1 kiln-dried West Coast lumber is used for structural strength. A Youngstown kitchen, an instantaneous 40 gallon water heater, weatherstripped General Bronze aluminum windows and screens and Fiberglass insulation are examples of the quality materials used in the Delray.

Mass production economies in the factory are coupled with labor economies on the site to bring this home to the working man at the lowest possible cost. The most completely prefabricated home ever produced by National Homes, the Delray can be built from foundation to finishing in just four and a half work days. This is about one-fourth the time normally required. To make possible this faster construction time, National Homes has increased the number of finishing operations done in the factory.

The Price Home

A rolling, heavily wooded site dominated by a grove of giant white oaks is the site of a new luxury home designed for the James R. Price family of Lafayette, Indiana. Family space requirements revolve around parents' space, children's space and common space, each requirement thus having become a wing of the T-shaped home.

Baffle walls and storage units divide the free flowing spaces of the common wing which consists of living room, dining room, family room, breakfast room and kitchen.



Its west wall of floor to ceiling glass looks out over its own covered terrace and rolling farmland to the west and north. Located at the core of this wing is the kitchen. Featuring a factory fabricated island cooking and communication center, Frigidaire equipment, mirrored above-the-counter walls and a Pennsylvania Bluestone floor, the kitchen is one of the most attractive, as well as useful, rooms of the house.

The parents' wing consists of entrance gallery, guest closet hall, sitting room, two dressing rooms, bath and bedroom. The bath, fully compartmented, has been placed at the core of the wing, surrounded on four sides by the other rooms. Attached to the end of the parents' wing are a storage area and two-car garage. Garage doors are electronically operated from the car.

The children's wing on the south consists of two private living suites each with a bed-sitting room, dressing room and compartmented bath, a guest room and bath and the laundry and utility rooms.

Exterior and interior wall panels, ceiling and roof panels are the standard prefabricated panels of National Homes. Wall components are factory fabricated and glazed. Thermopane window walls, Pennsylvania Bluestone floors in uncarpeted areas, ceramic tile bathrooms and interior wall finishes of walnut, birch, Chinese grass cloth, wall paper, brick and mirror demonstrate the limitless possibilities of factory produced components whether for the luxury home or the low priced home.

From the \$7,500 working man's home to the \$125,000 luxury home, the range of today's factory-built houses is indeed great. Individuality is denied neither and the economies of their factory heritage affect both.



The Maybrook, three bedroom split-level, which sold out in just three and a half days at \$16,990 in Cameo Park, Stratford, Connecticut. Its farm house styling appealed to traditional-minded New England buyers. This was Realtor Edward Stoll's first experience with prefab homes.

They Sold Like Hotcakes

An enterprising New England Realtor in a town of 33,000 sold out his entire 55 house development in three and a half days. Such spectacular success surpassed even his own most optimistic hopes for his first venture in prefabricated houses.

THE building business in Stratford, Connecticut's Shakespeare festival town, has been a mid-summer's night dream for Edward Stoll. This Realtor sold 55 homes in three and

Bonus feature of the Maybrook is this Youngstown-Tappan built-in kitchen given a special boost by pre-sale gas company promotion.



a half days—despite hot weather, a buyers' market and tight mortgage conditions.

He gives four explanations for this success. First, the product was good. It is the "Maybrook", American Houses' three-bedroom split-level with one and a half baths, cathedral ceiling living room, dining area, built-in kitchen with eating area, recreation room and laundry. Second, the price was right—\$16,990. Bonus features, such as wall-to-wall carpeting also excited consumer interest. And gas company cooperation reached beyond regular advertising for prospective buyers.

Never having used gas heating in this area, Stoll was finally persuaded to try it by the Bridgeport Gas Company. They sent out handsome brochures and circulars, took radio time and newspaper space to tell their story. People bought, convinced of the virtues of gas.

Being his own broker also contributes to Stoll's success. Edward Stoll, the Realtor, never expects the impossible from Edward Stoll, the

builder. He controls as separate operations both Lee Realty, sales agent for the development, and his own building company.

If a few extra feet are needed to deliver usable kitchen space, or a buyer asks for custom features, he can provide an on-the-site "yes" or "no". Above all, no outside sales force could do as good a selling job as his own sales staff, familiar as it is with all the structural features of the homes.

For this enterprise, Mr. Stoll gave himself three months to sell, with plans to up the introductory price to \$17,990 after the first month. He broke his first advertisement on Sunday morning. By Tuesday noon he was sold out.

An advertisement in the next day's paper was headlined: "We're sorry . . . We're happy." Giving thanks

to the buyers, he apologized to those who never had a chance to buy. The response was epic.

"Human nature being what it is," he says, "people seemed to want what was hard to get." The model house was kept open, and people kept pouring in. Meanwhile, Edward Stoll built mailing lists, replaced disqualified buyers with new ones and prepared a waiting list for the next group of homes.

Although he has been a Realtor and builder for 35 years, Stoll found this sell-out chalking up several "firsts" in his career. Among these was his entry into prefabrication.

Although he had tried every kind of conventional building from garden apartments to one-family homes, this was his first experience with prefabs. He had introduced split-level houses to Fairfield, Connecticut in 1946 and was almost run out of town on a rail for upsetting the New England tradition of Cape Cods and salt boxes."

The new Maybrook is a compromise—a typical Connecticut farm house exterior with a split-level interior. Now Edward Stoll will never go back to conventional building.

Apart from sales success, he likes prefabrication for three reasons, chief among them being "no guesswork in building." Prefab building also eliminates pilferage. In addition, it eliminates waste—precision cut lumber is balanced and frames match. "I can deliver a better buy to the consumer," he says, "because the custom-fit of prefab houses assures 100% conservation of building materials."

During the three months which he had set aside to sell houses, Edward Stoll will now build them instead. Then he will set out on a new quest for land.

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The Wilder Company
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Tacoma, Washington

"PERFECT HOME

fills a definite need in our program"

says Realtor Melville L. Colborn of Fairmont, W. Va.

"Our real estate and insurance agency is relatively new, and we are endeavoring to bring our name to the public and keep it there," says Mr. Colborn. "PERFECT HOME is most effective and fills a definite need in our program.

"Many readers have called asking for a certain copy, or for information concerning ideas in the magazine. Many have commented on the useful ideas they have found in PERFECT HOME."

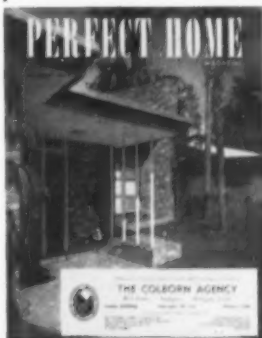
Mr. Colborn's enthusiastic reception of PERFECT HOME is typical of comments from leading Realtors across the nation who sponsor this prestige-building publication. Its high quality carries the message of ethical dealing for the sponsoring group.

For almost 30 years PERFECT HOME has been serving such blue ribbon organizations as The Colborn Agency in building, selling and financing homes. An experienced, talented staff of editors and artists collects and presents the best in home building, decorating and furnishing ideas.

A limited number of annually renewable franchises is available to firms of unimpeachable reputation. If you are interested in obtaining the exclusive franchise in your community, address your inquiry to



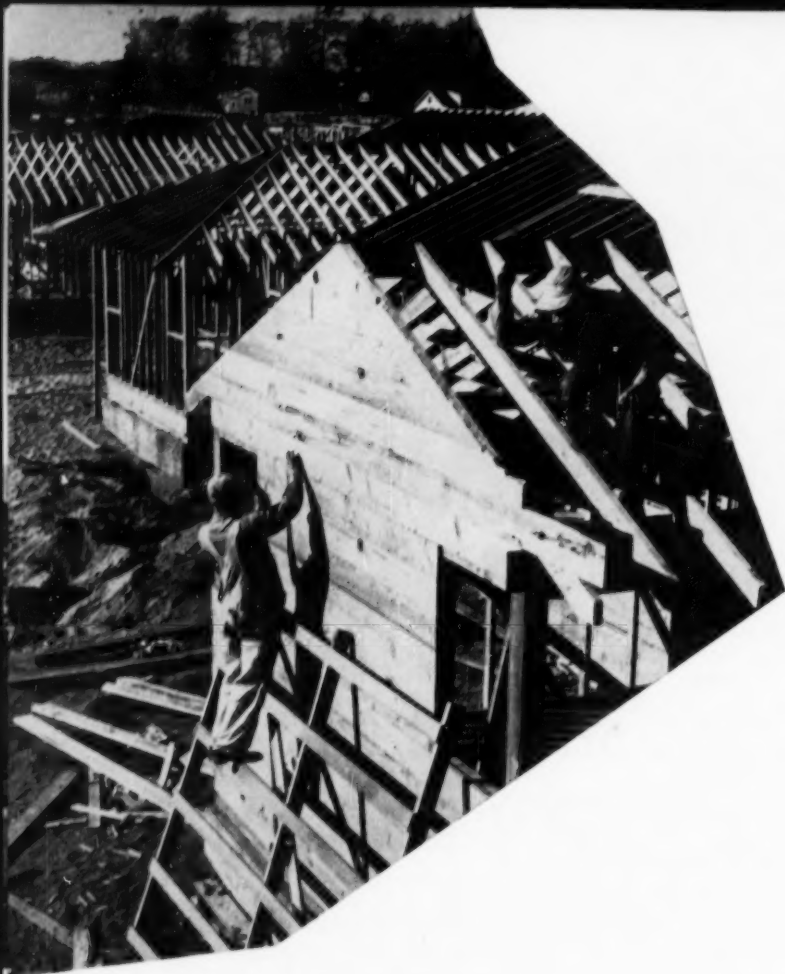
Melville L. Colborn is the owner of The Colborn Agency of Fairmont, West Virginia. For two years President of the Fairmont Board of Realtors, Mr. Colborn is a graduate of the University of West Virginia. His firm handles mortgage loans, general insurance and contracting as well as its regular real estate activities.



Stamats Publishing Company

CEDAR RAPIDS, IOWA

Number 137 in a Series



Getting Uniform Building Codes

BY IRVIN KUPER

New York State Building Code Commission

New York State's pioneering application of a uniform building code provides built-in flexibility to cover technological advances. Its effects on building costs and property values are under close scrutiny by Realtors in other states.

THE pioneering development of a uniform building code in New York State has been followed in other states with great interest for several years.

Recently the State Building Code Commission finished the writing and promulgation of the third section of its Code, covering general building construction. The Commission had previously published a section applicable to one- and two-family dwellings and another covering multiple dwellings, so that a complete building code is now available to those communities in New York State by which it is used.

This Code represents the successful culmination of the efforts over many years of forward-looking legislators, building officials, Realtors, builders, and others with professional or business interests in the building field, to promote greater uniformity in codes and code enforcement.

For many years such individuals and groups have emphasized the contribution to excessive building costs of antiquated or unnecessarily restrictive building codes. Realtors and Realtor-builders have been especially concerned about the need for protection against unsafe buildings and haphazard, dis-

orderly community growth, which have often resulted in the past in higher insurance rates, higher rates of property depreciation, the spread of blight, and the deterioration of property values.

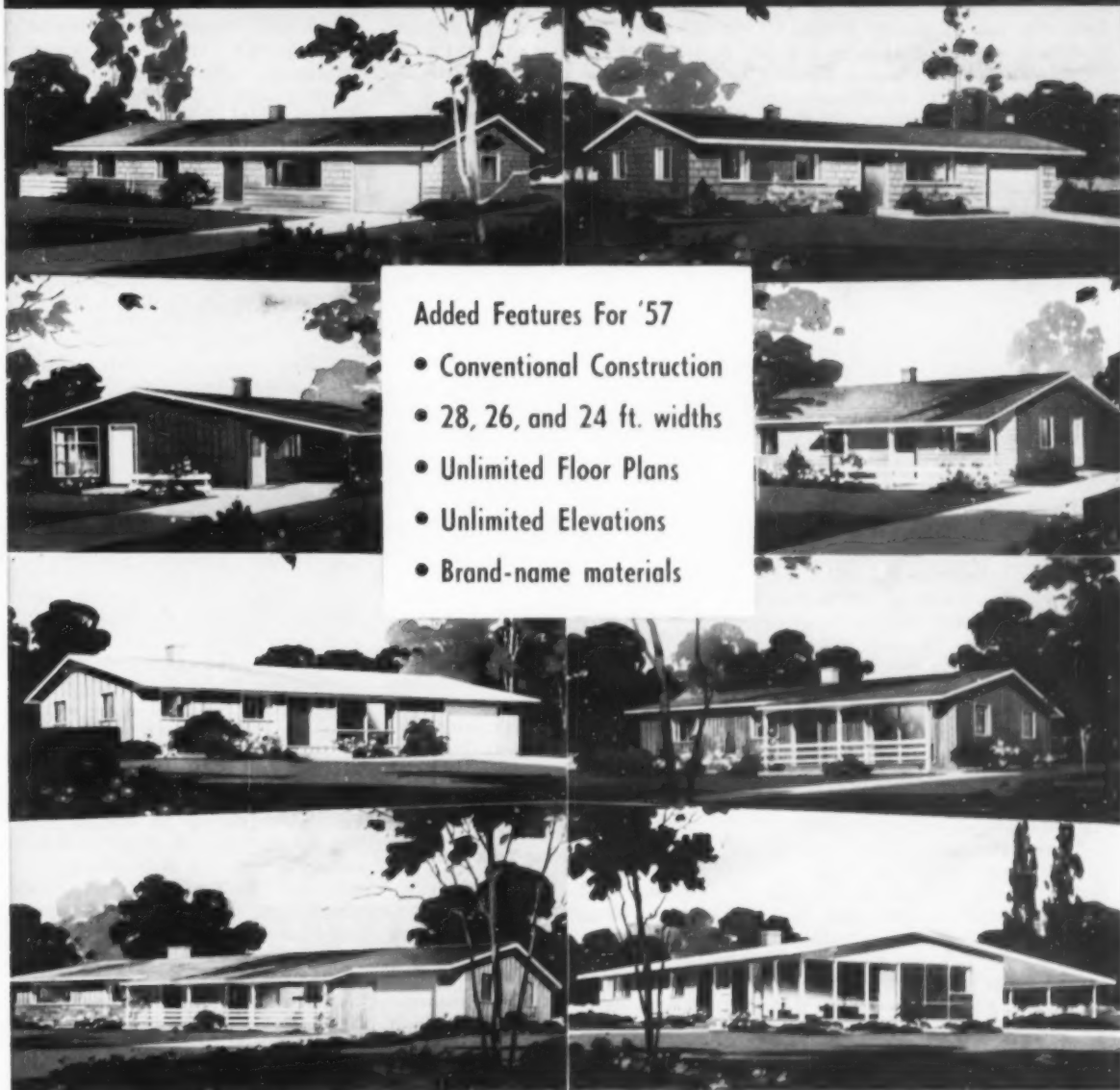
Local Codes a Hodge-Podge

In 1946, the New York State Legislature created a Joint Legislative Committee on Statewide Building Codes to study the problem. After three years of investigation, this Committee reported that existing local codes in the state were "a veritable hodge-podge."

"Uniformity of standards is wholly lacking . . . More than half of the codes now in force in the

Quality-Variety-Dependability

"Custom-Fabrication" at its best



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- Conventional Construction
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Dealer inquiries invited from: *Indiana, Ohio, Illinois, Michigan, Wisconsin and Kentucky*

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CENTURY Homes, Inc.

"Serving Builders Since 1946"

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State are more than twenty years old. Their age alone would not condemn their usefulness if they were sufficiently flexible to keep pace of developments in the building industry. Unfortunately, they are not flexible and amendments can be made only by the process of local legislative action . . . By their inflexibility they prevent the use of newly developed methods and materials which make construction cheaper without sacrifice of safety. By their insistence upon construction standards higher than the minimum standards required for safety they impose a cost burden which bears no reasonable relation to the degree of safety achieved."

Adopting a recommendation of the Legislative Committee, the 1949 State Legislature then set up a Building Code Commission to write a code that would provide uniform standards for construction, and do this, "so far as practicable, in terms of performance objectives, to make adequate performance for the use intended the test of acceptability."

These requirements in the law creating the Code Commission have been especially interesting to groups in other states. Lack of uniformity in building regulations obviously contributes to higher building costs, because manufacturers must then meet the divergent requirements of local building codes. A product acceptable in one municipality may be barred in another a few miles away. Standardization is correspondingly difficult, which in turn results in higher costs for these products.

Moreover, conventional "specification type" building codes set forth, within narrow limits, the materials and methods that must be used. Under these conditions, progress in the development of construction practices is often discouraged. For even when new techniques that might better satisfy the needs of a particular structure become available, they cannot be used until the codes are amended to allow them, and this has usually been a slow and laborious process.

Why a "Performance-Type" Code?

The state code, on the other hand, is a *performance* type code. Its provisions define the objectives to be attained in building without freezing into law the specific methods or means for attaining them. Thus, when more effective

or economical building products become available, they can be utilized without the necessity of costly and time-consuming code changes.

To sum it up, the goal of the New York State Building Code Commission has been a single standard for the entire state, enabling manufacturers and builders to concentrate on fewer products of uniform quality and performance, and, in general, to apply more fully to the construction of buildings the practices so effectively applied in other standardized fields.

Effect on Prefabs

How will this affect the building of prefabs in New York State? The state code established requirements relative to space, structure, fire-safety, and equipment — any building products or methods of assembly which satisfy those functional requirements, whether they be labeled conventional or prefab, are acceptable in the communities which use the code.

The New York State program is *permissive*: Each community decides for itself whether to accept the Code's applicability within its own boundaries. It need only adopt a simple resolution in order to gain for itself the advantages of the state code and the services of the Commission. Municipalities which take this action establish and collect their own permit fees, and local officials administer and enforce the state code in the same way as they would a purely local code; the state government receives no share of the fees.

Acceptance in New York State

To date, 200 communities — 25 cities, 69 towns, and 106 villages — have taken this action, and new acceptances are being received at the present rate of one a week. Almost half of all municipalities in New York State which have any building regulations at all are using the state code, and the Code Commission confidently anticipates a steady increase of this proportion.

The code situation in New York State was quite different several years ago when the Commission began its work. Late in 1950, a survey of local building codes revealed that 339 communities, out of about 1500 in the state, had building codes or fragmentary regulations of some kind, but that most of these were not being kept up to date. Almost 100 were out

of print or otherwise unavailable in convenient form. Of 58 codes known to be more than 20 years old, only 14 had ever been revised.

Today, of 200 communities using the state code, 109 had previously had no building regulations of any kind; 91 other municipalities adopting the state code had been operating under local regulations of one type or another. The changing situation is clearly in the direction of greater uniformity and wider use of an up-to-date code.

Incidentally, one important advantage to these communities of the state's program is that the Code is available to them without charge. Few communities can afford the continuing technical, legal, and research services that are required in writing a modern building code and keeping it constantly abreast of advances in building technology. Municipalities using the state code save themselves thousands of dollars each year. At the same time, the principle of "home rule" is preserved by local enforcement.

Reform in Other States

How can Realtors and builders help their states to profit by New York's example? Obviously, the answer to a question of this kind will vary considerably according to specific needs and problems in the various states. Certainly, there are differences in all states which may call for some variation in building codes and in their administration.

But there are also larger identical developments in all parts of the country which emphasize the common urgency of building code reform. The "spillover" of urban population into suburban areas outside the big cities is a common problem, with similar consequences everywhere. The construction of great new projects (like the St. Lawrence seaway and power developments in New York) often leads to major shifts of population and expansion of building activity.

Municipalities with up-to-date building codes based on the modern principles of uniformity and performance objectives which characterize New York State's code will surely be better equipped to deal with such problems.

Realtors clearly have an important stake in the solution of these problems, for success and failure in this field are directly reflected in property taxes and property values.

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The prefab industry is growing up. Manufacturers now look more realistically at their basic problems with dealers, with the public, and with each other. Knowing these industry problems—and what prefabbers think should be done about them—will help you put your dealership on a sounder basis.

ONLY 11 years ago the prefabrication industry took its first experimental footsteps on a nationwide scale. Years before that time a few pioneering companies had led the way, but the industry as a whole was still young.

It has come a long way since those early post-war years. Many obstacles have been admirably overcome, but many problems remain to be solved. Dealers still have their problems with public acceptance and manufacturers have their problems with dealers.

To pinpoint these trouble areas, the JOURNAL has confronted manufacturers with three questions: What do your dealers tell you is their biggest problem? What is your biggest problem with dealers? What do you believe is the industry's biggest weakness at the present time, and what can be done about it?

Dealer Problems

What do your dealers tell you are their biggest problems? Almost with one voice the answers to our survey shouted, "Financing . . . Land acquisition!" Manufacturers report the same basic problems across the nation. The emphasis may vary—in one area finding land is the biggest problem, in another it is financing—but you can be sure both problems exist.

The trend on the part of buyers to desire higher priced homes only intensifies our difficulties, say these dealers. It makes it increasingly hard to qualify them with investors. As one manufacturer says, "Customers' appetites are too big for their pocketbooks."

Equalling or surpassing the financing problem is the scarcity of land. This is, of course, the same problem

"Financing is our dealers' biggest problem. Customers' appetites are too big for their pocketbooks."

. . . H. C. Belmore, Ivon R. Ford, Inc.

facing conventional builders, but prefab dealers must solve it too. Because most cities have little or no developed land available, the dealer must find and develop it himself. This requires more time and capital investment in laying out streets, sewers and water lines. And once the land is developed it is often difficult to find adequate mortgage sources.

Aside from lack of sufficient funds on the part of buyers, mortgage bottlenecks often occur as a result of slow local loan evaluation of prefabricated houses. As a step in the right direction toward solving this problem, Robert J. Lytle, president of Modern Homes Corporation, suggests the adoption of standard financing throughout the country.

"What we in the prefabrication industry look forward to," Lytle states, "is a future where Model X house made by a certain company will have a loan value, less land, of a definite figure, any place in the country. This figure would be standard for FHA and for VA and could be



Prefabbers Industry

influenced by a specific cost differential factor to allow for differences in site labor costs.

"It would then be very simple for an insuring or lending agency to arrive at a valuation on a given listed model. The only point which would call for local evaluation would be the land. As it is, all over the United States standard models of prefabricated homes are constantly being figured and refigured for valuation by each and every one of the insuring and lending offices. The adoption of standard loan values would expedite the work of these offices and greatly simplify the operation for the builder."

To make such a standard loan value practical, a standardized interpretation of construction requirements would first be necessary. "Under the present, somewhat autonomous system," Mr. Lytle continues, "each office is permitted to place its own interpretation on minimum property requirements. This often takes the form of one FHA office insisting on a larger sized interior door, for instance, than any other office."

If construction requirements throughout these offices could be standardized, the lending agency could then use a basic cost figure for each prefab model, subject to a percentage factor to account for regional differences in construction costs.

Manufacturer's Problems with Dealers

Uppermost in manufacturers' minds as a problem with dealers is the frequent failure to merchandise effec-

tively. This is not to say *all* dealers possess this shortcoming. Indeed, many use excellent techniques and are the manufacturers' best ally.

But many dealers have failed to accept the idea that merchandising factory houses requires the same intelligent, aggressive sales promotion as selling automobiles and appliances. Qualified personnel equipped to utilize aggressive marketing techniques should be hired, say these manufacturers, and given the dealer's full backing.

One of the most valuable merchandising techniques, the open house, should be utilized to fullest advantage. Manufacturers are quick to point out that a well-furnished, well-landscaped model house will display sales features more effectively than countless words of praise.

"Real estate men can best help builder-dealers build and sell more houses by proper merchandising techniques. Every builder must realize he is primarily a merchandiser and no longer simply a carpenter or tradesman."

... Edward C. Birkner, Scholz Homes, Inc.

Look at Problems

By MARIAN VON LACKUM

Editorial Assistant

What about continuity? "Do you have a year round program?" manufacturers ask their dealers. Too often builders acquire 30 lots, spend the better part of a year developing them, getting approvals, arranging financing, building and selling the homes, and then are forced to shut down for six months while more land and financing is acquired. Keep a constant backlog of available land, mortgages and interested buyers and you will satisfy the manufacturers' appeal for continuity.

Closely allied with continuity is the need for good

"A dealer must know that timing is all important in the success of a development."

... E. A. Sloan, Harnischfeger Homes, Inc.

timing. Some dealers fail to give enough lead time on houses they have sold. There is a definite necessity for planning ahead both in land development and scheduling deliveries. Hand-to-mouth operations are expensive at best and are bound to lose sales.

More Services

Singled out for special mention as a problem faced by manufacturers is the demand by dealers for more and more services. One company objects that too many changes are requested in plans and reflects that it is difficult to get dealers to sell stock plans. Others are kept

busy answering questions, helping fill out VA and FHA forms, aiding in the recommendation of merchandising techniques. Certain dealers look to the manufacturer for help in land procurement and many request training for erection crews.

Some of these services, while an added responsibility for the manufacturer, are recognized as desirable. Where they tend to promote the acceptance and sale of factory-built homes, or insure efficient erection, manufacturers are inclined to accept them. It is better, for example, to train an erection crew than to permit careless construction that will reflect badly on the manufacturer.

Miscellaneous other problems cited by those who responded to the survey revealed difficulty in getting dealers to build and sell in volume. Some dealers do not recognize the overhead savings that can be achieved in dealing with prefabricated houses, especially in volume sales.

It was also pointed out that Realtors should *qualify* prospects: Are they *really* prospects ... or just curious? Some dealers fail to coordinate sales with financing. Others have difficulty seeing which house, in which price bracket, is most suitable for their particular market.

These, then, are problems manufacturers face with their dealers. What are the results when manufacturers hold up a mirror to their own industry and examine its primary weaknesses?

Industry Weaknesses

A recurring theme in the industry's self-analysis is the damage done by the early post-war prefabs. The box-like structures of the 1940's created an early public misconception that prefabs somehow stood for low quality materials, lack of variety, and poor engineering.

This first impression has been difficult to correct, with the result that a constant sales job has been necessary to offset it. Present quality and fine design are doing most to remove this stigma. Some manufacturers suggest the very name "prefabrication" is the biggest detriment to the industry because of its association in the public mind with the early experiments. If another name could be adopted, it is contended, a name more suggestive of the well-designed, high quality packages now available, the spectre of an inauspicious beginning would disappear.

A further weakness of the present name is the lack of a uniform offering under the name of prefabrication. Some companies send out a load of lumber, others an almost completely prefabricated house. A distinction in nomenclature between the true prefab and homes that are "pre-cut" would go far to clear up confusion.

A second industry weakness spotlighted is the indiscriminate choice of dealers. The industry has been lax, its leaders admit, in allowing builders without sufficient capital, experience or organization to erect houses. The results have been poor sub-divisions with slow sales.

Reputable dealers are of utmost importance to the public acceptance of prefabrication. For better or worse, the dealer's name is associated with the prefabs he sells, and *vice versa*. This can be a positive association if manufacturers screen their dealers as carefully as dealers screen manufacturers.

R. E. Grigsby of Heritage Homes defines the real

estate firm with the greatest potential for the prefabrication or as one which is well established in the city. "They are active in listing and selling houses for individuals, builders and project builders. They have qualified mortgage brokers placing permanent financing and arranging locally for construction financing. They handle various types of insurance. They buy, subdivide, improve and sell building lots to builders. They operate a construction firm, often under another name, which builds homes, either on individual lots or on a project basis."

Such a real estate firm would be an asset to the manufacturer and could be expected to arrange expert merchandising, financing and site planning.

Prefab Versatility

How many consumers complain, "I don't want a prefab—they all look alike." This popular belief is another weakness of the prefabrication industry. Manufacturers themselves are overcoming this problem in producing an ever-increasing variety of floor plans, roof choices, exterior treatments and dimensions. If in reality, then, lack of variety is no longer a justifiable complaint, it is up to manufacturers and their dealers to launch a concerted campaign to educate the public. Press, radio, TV and national magazines should all be utilized to inform the public of the growing versatility in factory-built homes. This could tie in most effectively with advertising telling of high prefab quality and expert design.

Like dealers, manufacturers cite the lack of land and interim financing for dealers as big problems of the industry. As a solution some are willing to furnish more help in land procurement. Others are making special efforts to hold down the costs of their homes for greater

methods structurally, yet are not covered because new materials and processes have not been incorporated in local building codes. Homes are sometimes kept short of complete prefabrication by union and code restrictions, despite the industry's technical ability to produce truly complete house packages.

Wiring and plumbing particularly are being held back by these restrictions. Pre-wiring and pre-plumbing,

"Intra-industry cooperation and coordination, mostly through PHMI, has already done a good deal to bring order to the basic problems of marketing, gaining popular acceptance, and technological improvements."

... John C. Pollock, American Houses, Inc.

requiring only service connections on the site, are technically possible but run afoul of local inspection groups and union rulings.

A case in point was the Ingersoll Utility Core. This was a completely prefabricated plumbing core produced shortly after the war. It was designed to be slipped into a house through a large hole left in the wall for that purpose. It contained all kitchen and bathroom fixtures, as well as the water heater, and needed only to be hooked up with water supply lines, a power source and drainage. But when installed in various areas, the so-called "standard unit" needed over 7000 variations to pass plumbing and electrical codes throughout the United States!

The solution to such an obstacle may rest in a national code which municipalities could adopt by reference. The present situation in which each community can specify size of fitting and piping arrangements precludes efficient, complete prefabrication, on a national basis.

The industry is looking more realistically at its own weaknesses. Some of these, once recognized, can be corrected without great difficulty. Others will take years of intensive work and cooperation to surmount. Opinion of manufacturers from coast to coast suggests one immediate course of action to help overcome public hesitation: Industry leaders and their dealers should present the story of prefabrication in such enthusiastic and aggressive terms the public will come to accept it as wholeheartedly as they now accept ready-made clothing, cars and shoes.

"Prefabricated housing manufacturers have certainly had their problems in trying to maintain a set of standards to qualify a builder-dealer."

... R. E. Grigsby, Heritage Homes

ease of financing. Still others have acceptance corporations or use their contacts to locate local mortgage sources.

Outmoded building codes contribute materially to another industry weakness. Technical advances have made possible new designs that will outperform old

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quiries despite the fact that the lots were selling from \$2,500 to \$10,000.

Veteran Realtor Harvey R. Barnard of Green Bay, Wisconsin, distinguished himself as a dynamic salesman recently, though in a field apart from real estate. Barnard staged a benefit dinner to obtain funds needed for furnishing the city's new St. Vincent's hospital. The original plan was to sell 500 tickets at \$5 each. But Barnard sized up the new hospital and realized receipts would be small in comparison to the need. So he voluntarily multiplied the initial price by five and proceeded to sell 513 tickets at \$25 each for a \$12,825 total.

Hotpoint predicts in their recent annual 10-year industry forecast the major appliance in-

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dusty will add more than 170 million appliances to the marketplace in the next decade. Sales for this period are expected to hit the following proportions: 36 million automatic washers; 19 million automatic dryers; 1,281,000 combination washer-dryers; 16 million free standing ranges; 6 million custom ranges; 11 million dishwashers; 11 million food waste disposers; 13 million water heaters; 51 million refrigerators; 28 million air conditioners; 1 million food freezers and 11 million TV sets, 8 million of which will be color receivers.

A prefab dealer we've heard about climaxes the sale of one of his homes by welcoming the lady of the household with a bouquet of flowers on the day she moves in. To offset the unavoidable and unpredictable crises encountered on moving day, and to assure a feeling of warmth for the new home (which often leads to future sales to friends and relatives) this master psychologist sends a bouquet of flowers which arrive a few hours after the moving van departs.

Resignation of Harry H. Steidle as manager of Prefabricated Home Manufacturers' Institute was announced recently by George E. Price, PHMI president. Steidle resigned after 13 years as the Institute's chief executive officer to conserve his health. He has been succeeded by Conrad "Pat" Harness, formerly vice president of the Houston Home Builders Association.

A national survey shows the sale of used homes is almost 35 per cent ahead of last year. The survey also reveals that two existing houses are sold for every new home put on the market each year. Many buyers currently prefer used homes because of their practical investment and modernization possibilities.

Lightning protection is becoming a basic need for homes as the residential push from coast to coast is into country areas. Thirty-seven per cent of all farm fires are started by lightning and in many areas the majority of forest fires begin this way. And when trees and granaries are replaced by houses, these homes become targets.

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PRODUCT PROGRESS

(Continued from page 11)

"Quiet, Please"

11-11



Contemporary open planning makes home sound conditioning an increasingly important subject. The use of acoustical material, both in new homes and renovation projects, is described in a new film available free on a loan basis from the Armstrong Cork Company. Entitled "Quiet, Please," the 16 mm. color film runs 14 minutes, and is available to builders, dealers, architects, and consumer groups.

For Uniform Heat Distribution

11-12

Belt-driven as well as direct-drive blowers will be available in a re-styled and improved line of the Coleman Company's horizontal gas-fired furnaces for 1957. The unit itself may be installed in the attic, in crawl space, in an attached garage, or suspended from the ceiling of the utility room, recreation room, or basement. The furnaces are designed for maximum flexibility of installation and service.



Kitchen Cabinet-Matched Paints

11-13

Six of the nation's largest paint companies are cooperating with Youngstown Kitchens in making available ready-mixed paints or mixing formulas that exactly match Youngstown's cabinet colors. Dawn Yellow, Meridian Blue, Sunset Copper and Star White are now available nationally from distributors for Benjamin-Moore, DuPont, Glidden, Martin-Senour, Pittsburgh and Sherwin-Williams paint companies.

Cedar "Storage Wall" Closet

11-14



For out-of-season woollens, furs and hats the Precision Parts Corporation has just released the Precision Cedar Closet, engineered to be nearly air-tight to protect garments from dust and moths. Designed for use as a four-foot modular unit with all eight-foot ceilings, the closet may be used by itself or in groups to make up storage walls. Sturdy construction is reinforced by a 1½ inch aluminum angel.

To receive further information about any of the items reviewed, without cost or obligation, use the handy inquiry form on page 8.



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THE JOURNAL REPORTS

(Continued from page 6)

from 1956 Survey of Consumer Finances and are based on 3,014 interviews in 2,672 dwellings in 12 metropolitan areas and 54 additional sampling areas. More than 30% of homes purchased in 1955 cost \$12,500 or more, and about the same proportion cost less than \$7,500. The median was about \$10,000. Spending units headed by persons 25 to 34 years of age purchased houses most frequently and those headed by persons 45 or over least frequently. Almost half the non-farm homes are debt free, 30% owed \$7,500 and the same percentage owed less than \$3,000.

Current housing market resembles the current automobile market, says Norman Strunk, executive vice president of the United States Savings and Loan League. In both cases sales in 1955 were considerably higher than forecast on basis of actual population and economic growth. In both, sales were souped up with an unsustainable volume of credit and in both, 1956 models were higher-priced with little added allure. As a result, sales of the used product held up better in 1956 than those of the new. Strunk predicts a better home building industry in 1957 because mortgage money supply will improve, business and industry demands for funds will be less insistent and any surplus of houses on the market should be worked off within the next few months.

Norman P. Mason, FHA commissioner, declared recently that an increase in the present $4\frac{1}{2}\%$ FHA interest rate would not be a practical move unless a similar increase could be made in the VA rate and this could come only through Congress. There has been no assurance from anyone, he added, that an increase in the interest rate would cause any more cash to be in circulation or provide more cash for home mortgage loans.

Though sales and new construction have fallen off nationally, Clarence M. Turley, NAREB president, feels that 1956 will be recorded as a better than average year so far as the real estate business is concerned. The Realtors' executive cited the mobility of American families as the factor sustaining the strong demand for housing.

STATEMENT OF OWNERSHIP

STATEMENT REQUIRED BY THE ACT OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, AND JULY 2, 1946 (Title 39, United States Code, Section 233) SHOWING OWNERSHIP, MANAGEMENT, AND CIRCULATION OF NATIONAL REAL ESTATE AND BUILDING JOURNAL published monthly at Cedar Rapids, Iowa, for October 1, 1956.

1. The names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, Herbert S. Stamatz, Cedar Rapids, Iowa; Editor, Harry B. (Bob) Fawcett, Cedar Rapids, Iowa; Managing Editor, Robert L. Payton, Cedar Rapids, Iowa; Business Manager, Donald W. Hansen, Cedar Rapids, Iowa.

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- THEY'RE COMPLETE
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SEND \$5.00 FOR SKETCH. THIS APPLIES TO YOUR ORDER.

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Lots of
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WE PAY POSTAGE
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You risk nothing —
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Rush 100 "Deal Savers" _____ size.
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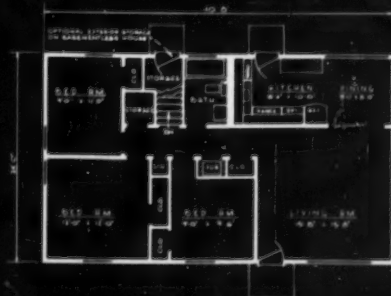
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Scholz Homes

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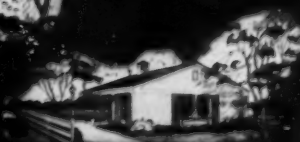
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Elevation No. 7



Elevation No. 5

The Belle-Aire package includes
complete construction and low down
permanent financing as well as land development
assistance to responsible builders. Call or Write:

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Phone: FR-1601

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National Real Estate Marketplace

to Help You:

Sell More,

Lease More,

Exchange More

For as little as \$35, you can advertise any property to more than 65,000 Realtors, property owners, industrial organizations, chain stores, insurance companies and other investors.

Here's how the new National Real Estate Marketplace works: Send us the information (and picture if desired) on any property for sale, lease, or exchange to out-of-town clients. You must be willing to pay commission to cooperating brokers.

Your advertisement will be featured in the National Real Estate Marketplace of the JOURNAL, and at no extra cost it will be featured in the Quarterly Marketplace Bulletin. Each quarter, the Marketplace Bulletin, including all the advertisement-listings appearing during that quarter in the JOURNAL, will be mailed to every Realtor in the United States—more than 58,000—plus the leading industrial organizations, chain store organizations, insurance companies, and other real estate investors.

MARKETPLACE RATE SCHEDULE

Size (in inches)	One Time	Three Times	Six Times
3 1/8" wide x 1 1/4" high.....	\$35	\$30	\$25
3 1/8" wide x 2 1/8" high.....	\$45	\$40	\$35
3 1/8" wide x 3" high.....	\$55	\$50	\$45
3 1/8" wide x 3 7/8" high.....	\$65	\$60	\$55
3 1/8" wide x 4 1/4" high.....	\$75	\$70	\$65
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ON THE MISSISSIPPI RIVER
WITH A 50 MILLION DOLLAR STILL WATER HARBOR

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Phone JACKSON 2-2806

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- 11.5 acres on Seaboard R.R. for \$18,750.
- 12 acres approx., served by Southern and Seaboard, close in, for \$66,000.
- 12 acres on Southern R.R. for \$18,000.
- 9.175 acres on Frisco R.R., industrial water close in, for \$44,000.
- 35 acres Pinson Valley, I&N R.R., industrial water, for \$1,500 per acre.

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*Porches and trees removed

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U. S. Brokers fully protected on this or any other Jamaican property bought or sold through us — residential, business, acreage, income property or straight investment. We cover, serve and know every part of the island.

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...advertise any property in the National Real Estate Marketplace. For as little as \$35, your ad will appear in the Marketplace and at no extra cost will be reprinted in the quarterly Marketplace Bulletin, sent to 65,000 Realtors and Investors, ready to cooperate in getting your property sold.

MARKETPLACE RATE SCHEDULE

Size (in inches)	1 Time	2 Times	3 Times
3 1/2" wide x 1 1/4" high	\$35	\$30	\$25
3 1/2" wide x 2 1/4" high	\$45	\$40	\$35
3 1/2" wide x 3" high	\$55	\$50	\$45
3 1/2" wide x 3 1/2" high	\$65	\$60	\$55
3 1/2" wide x 4 1/4" high	\$75	\$70	\$65

Fill out the coupon to the right and attach the copy for your advertisement-listing. It will appear both in the National Real Estate Marketplace section of the JOURNAL and in the quarterly Marketplace Bulletin—at one low cost. A proof will be mailed to you prior to publication. Cost of engravings will be billed to you at publisher's cost.

NATIONAL REAL ESTATE AND BUILDING JOURNAL
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Company _____

Address _____

City _____ Zone _____ State _____

Size of advertisement _____

Picture enclosed _____

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Department:

	Per Issue
2 lines — 12 issues	\$3.00
2 lines — 6 issues	\$3.50
2 lines — less than 6 issues	\$4.00

Additional lines, 50 cents per issue.
No charge for city and state lines.



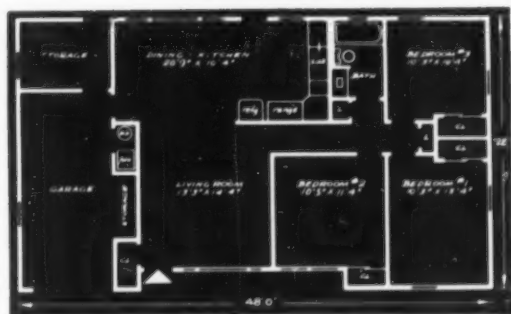
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"Gold Star" is a conventional, factory-built luxury home planned by specialists to give the prospective owner a home of beauty, convenience and efficiency. Designed for F.H.A. and GI approval, "Gold Star" assures good profits, less overhead, pre-determined costs and quicker completion.

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| 2 x 4's 16" o. c. | Recess type Bath accessories |
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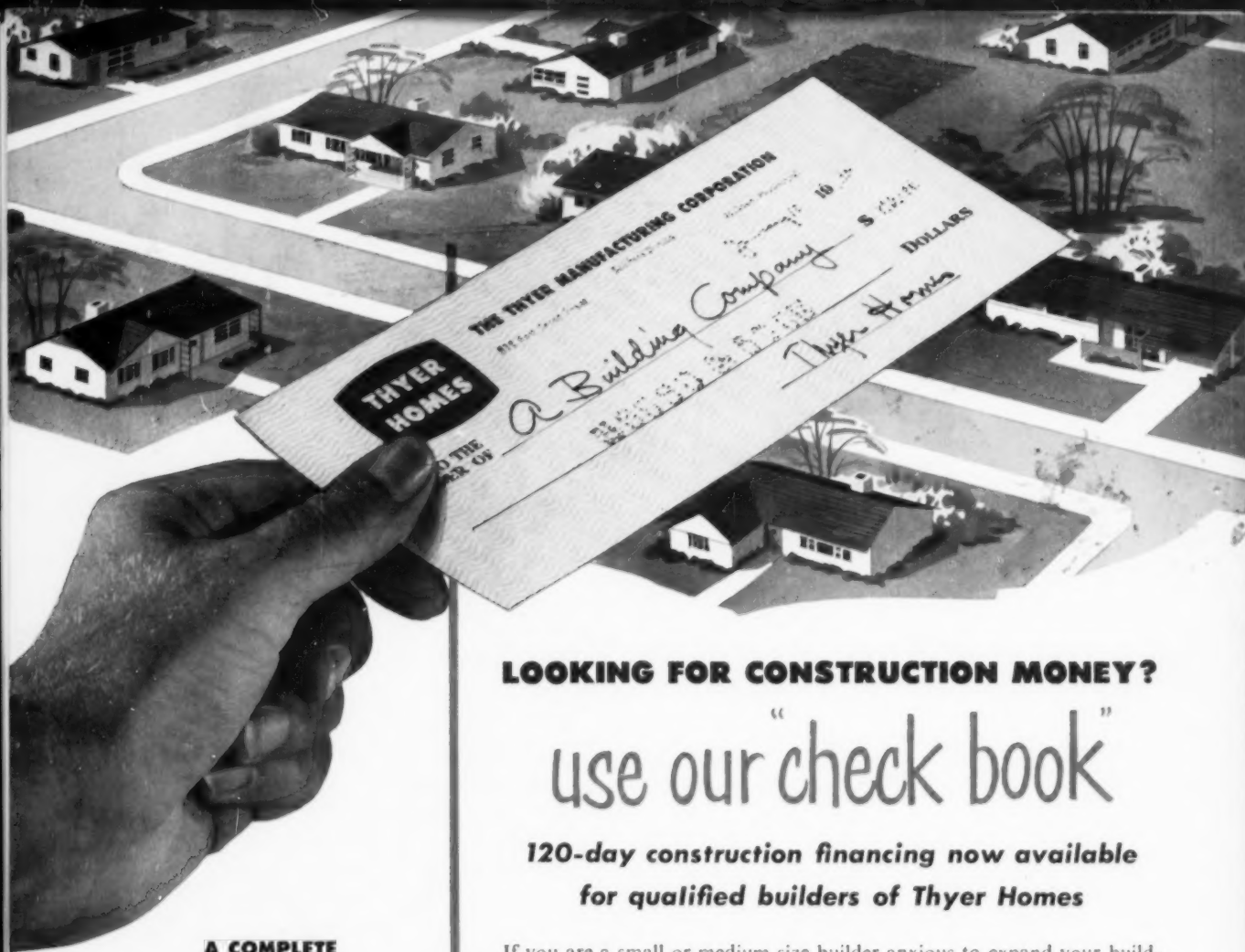


WRITE TODAY for complete facts.
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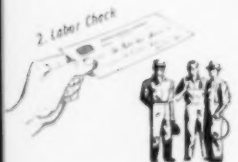
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Thyer will extend 120-day credit for complete cost of house package which includes heating, all interior and exterior trim as well as structural shell and all shipping costs. (Prefabricated plumbing is also included in Southern States.)



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Please send me complete information on Thyer's 120-Day Interim Financing Service.

I would also like:

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☐ Catalog of Thyer Homes ☐ Have Thyer representative call

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